



Switch your mortgage. **Save your money.**

Start the new year with savings! Get up to \$4,200 cash back!*

Switch your mortgage to a new qualifying BMO Fixed or Variable Rate Closed Term Mortgage or Homeowner Readiline® with a term of 3 years or longer and get up to \$4,200 cash back.*

Here's how much cash back you can get:

Mortgage value	Cash back
\$100,000 up to \$499,999	\$1,100
\$500,000 up to \$749,999	\$2,100
\$750,000 up to \$999,999	\$3,100
\$1,000,000 and above	\$4,200



 Let's connect

Francis Tan
Mortgage Specialist
Phone: 604-626-5255
Francis.Tan@bmo.com
bmo.com/ms/francistan

Hurry, the offer ends on February 17, 2023!

Talk to us today or visit bmo.com/SwitchYourMortgage for details.



*Terms and conditions apply.

Continued

Terms & Conditions:

From January 9 to February 17, 2023, get up to \$4,200 Cash Back (the "Cash Back") when you obtain a BMO Fixed or Variable Rate Closed Term mortgage or Homeowner Readiline® (instalment) with a term of 3 years or longer ("BMO Mortgage"), subject to the following terms and conditions:

- Offer is applicable on residential mortgages and Homeowner Readiline® (instalment) mortgages with minimum instalment balance of \$100,000.
- Offer is available for customers transferring their mortgage from another financial institution to a new BMO Closed Term Fixed or Variable Rate Mortgage with a term of 3 years or more.

To qualify for the Cash Back, you must:

1a. \$1,100 Offer:

Apply for a new BMO Mortgage for the purpose of a switch of your existing mortgage from another financial institution between January 9 to February 17, 2023 for a principal amount of \$100,000 up to \$499,999.99 ("Option 1 BMO Mortgage"):

OR

1b. \$ 2,100 Offer:

Apply for a new BMO Mortgage for the purpose of a switch of your existing mortgage from another financial institution between January 9 to February 17, 2023 for a principal amount of \$500,000 up to \$749,999.99 ("Option 2 BMO Mortgage"):

OR

1c. \$ 3,100 Offer:

Apply for a new BMO Mortgage for the purpose of a switch of your existing mortgage from another financial institution between January 9 to February 17, 2023 for a principal amount of \$750,000 up to \$999,999 ("Option 3 BMO Mortgage"):

OR

1d. \$ 4,200 Offer:

Apply for a new BMO Mortgage for the purpose of a switch of your existing mortgage from another financial institution between January 9 to February 17, 2023 for a principal above 1,000,000 ("Option 4 BMO Mortgage"):

AND

2. Your application must be funded within 130 days from the rate guarantee start date.

AND

3a. Open a BMO Canadian Dollar Primary Chequing Account (a "Chequing Account") with a Practical, Plus, Performance, AIR MILES®† or Premium Plan (each, an "Eligible Plan") and set up a Chequing Account as the funding account for the new BMO Closed Term Mortgage.

OR

3b. Use an existing Chequing Account with an Eligible Plan as the funding account for the new BMO Closed Term Mortgage.

Exclusions:

The following customers are not eligible for the offers:

- Customers who port and refinance their existing BMO Mortgage or Homeowner Readiline®.
- Customers who renew or readvance an existing BMO Mortgage or Homeowner Readiline®.
- Customers who obtain a builder capped rate mortgage
- Construction draw mortgages
- Holding companies

Other:

All applications remain subject to satisfaction of Bank of Montreal's standard lending criteria.

Limit of one (1) Cash Back offer per customer. Customers who obtain a joint new BMO Mortgage will only qualify to receive one (1) Cash Back offer between them. The cashback should not exceed the offer limit provided under each mortgage amount tiers.

The Cash Back amount will be provided to the customer within 5 business days after the mortgage is funded. In the event your BMO Mortgage is closed before the completion of 5 years with BMO, you will be required to repay a pro-rated portion of the Cash Back amount you received.

Any changes made to the interest rate or mortgage term after February 17, 2023, will not be eligible for the Cash Back offer.

This offer cannot be combined with any other mortgage offer or promotion unless specified.

This offer may be changed, withdrawn or extended at any time without notice.

You have until August 15, 2023 to notify us if your mortgage is funded but have not received your Cash Back.

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