

Buying a home?

Get up to
\$4,100
cash back* with a
BMO mortgage!



Whether you're looking for your first home or your next home, get more with a BMO mortgage.



Up to \$4,100 cash back* with a new qualifying BMO mortgage.



130-day rate guarantee. Lock-in today's rate with the longest rate guarantee of any major Canadian bank.**



Accelerated payment options to help you pay your mortgage faster.

Did you know?

You can now take advantage of a **30-year amortization period**, with less than 20% downpayment if you're:

- First time home buyer
- OR
- Purchasing a new construction home

Let's connect

As a BMO Mortgage Specialist, I can provide a wide range of home financing solutions to suit your needs and help make your dream of homeownership a reality.



Francis Tan

Mortgage Specialist
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Continued

* Terms and conditions apply.

** We guarantee your interest rate for the selected fixed rate mortgage type and term for up to 130 days from the rate guarantee start date. If the mortgage is not funded within the 130-day period, the interest rate guarantee expires. Applicable to residential mortgages only and subject to Bank of Montreal standard lending criteria for residential properties. Longest rate guarantee of any major Canadian bank as of September 15, 2025.

BMO 2025 Fall Mortgage Cash Back Offer - Terms & Conditions:

From September 15, 2025 to November 14, 2025, get Cash Back up to \$4,100 (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 BMO Mortgage with minimum instalment balance of \$100,000.
- Offer is available for new purchases and customers transferring or refinancing their mortgage from another financial institution.
- Offer is not available to customers who port, refinance, renew, or readvance their existing BMO Mortgage or Homeowner Readiline®.

To qualify for the Cash Back, you must:

1a. \$1,100 Offer:

Apply for a new BMO Mortgage for the purpose of a new property purchase, or a switch of your existing mortgage from another financial institution between September 15, 2025 to November 14, 2025 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 new property purchase, or a switch of your existing mortgage from another financial institution between September 15, 2025 to November 14, 2025, 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 new property purchase, or a switch of your existing mortgage from another financial institution between September 15, 2025 to November 14, 2025, for a principal amount of \$750,000 up to \$999,999.99 ("Option 3 BMO Mortgage"):

OR

1d. \$4,100 Offer:

Apply for a new BMO Mortgage for the purpose of a new property purchase, or a switch of your existing mortgage from another financial institution between September 15, 2025 to November 14, 2025, for a principal of \$1,000,000 and above ("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 Mortgage.

OR

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

All applications remain subject to satisfaction of Bank of Montreal's standard lending criteria. Limit of one (1) Cash Back offer per BMO Mortgage. Customers who obtain a joint new BMO Mortgage will only qualify to receive one (1) Cash Back offer between them. The Cash Back 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 November 14, 2025, will not be eligible for the Cash Back offer.

This offer cannot be combined with any other mortgage offer or promotion unless specified. Other conditions and restrictions apply. [Contact us](#) for details.

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