



Switch your
mortgage
to BMO.

Get up to
\$4,100
cash back!*

This winter, make the switch to a new qualifying BMO mortgage or Homeowner Readiline® and take advantage of:

- ✓ Up to **\$4,100 cash back!***
- ✓ Home financing options tailored to your unique needs.
- ✓ Expert advice and guidance.



Thinking about refinancing your mortgage?

Ask me how I can help you switch to a BMO mortgage that works for you!

 Let's connect



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

BMO



*Terms and conditions apply.

Continued

BMO 2025 WINTER MORTGAGE CASH BACK OFFER – TERMS & CONDITIONS:

From January 6, 2025, to February 10, 2025, get Cash Back up to \$4,100 (the “Cash Back”) when you switch to 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 a minimum instalment balance of \$100,000.
- Offer is available for customers transferring or refinancing their mortgage from another financial institution.

To qualify for the Cash Back, you must:

1a. \$1,100 Offer:

Switch your existing mortgage from another financial institution to a BMO mortgage between January 6, 2025, to February 10, 2025, for a principal amount of \$100,000 up to \$499,999.99 (“Option 1 BMO Mortgage”);

OR

1b. \$2,100 Offer:

Switch your existing mortgage from another financial institution to a BMO mortgage between January 6, 2025, to February 10, 2025, for a principal amount of \$500,000 up to \$749,999.99 (“Option 2 BMO Mortgage”);

OR

1c. \$3,100 Offer:

Switch your existing mortgage from another financial institution to a BMO mortgage between January 6, 2025, to February 10, 2025, for a principal amount of \$750,000 up to \$999,999.99 (“Option 3 BMO Mortgage”);

OR

1d. \$4,100 Offer:

Switch your existing mortgage from another financial institution to a BMO mortgage between January 6, 2025, to February 10, 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 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 obtain a mortgage to purchase a new property
- Customers who port or 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 BMO Mortgage/ Homeowner Readiline® (instalment). 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 10, 2025 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.

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