This fall, we want to help you with your home financing journey and make your dream of homeownership a reality!

Enjoy up to **$4,100 cash back*** with a qualifying new Fixed or Variable Rate Closed Term Mortgage or Homeowner ReadiLine® with a term of 4 years or longer.

Plus, you can get:

- ✓ Peace of mind knowing that your rate is locked in for 130 days, for the **longest time**.**
- ✓ Customized home financing solutions and expert advice.

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

BMO®

*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 1, 2022.

2022 FALL HOME FINANCING CAMPAIGN - TERMS & CONDITIONS:

From September 1 to October 31, 2022 get up 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 4 years or longer ("BMO Mortgage"), subject to the following terms and conditions:

- Offer is applicable on conventional residential mortgages and Homeowner ReadiLine® (instalment) mortgages with minimum instalment balance of $100,000.
- Offer is available for new purchases and customers transferring or refinancing their mortgage or Homeowner ReadiLine® (instalment) from another financial institution.

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 1 to October 31,2022 for a principal amount of $100,000 up to $499,999.99 ("Option1 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 1 to October 31,2022 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 1 to October 31,2022 for a principal amount of $750,000 up to $999,999 ("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 1 to October 31,2022 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 October 31, 2022 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 April 30, 2023 to notify us if your mortgage is funded but have not received your Cash Back.