

# 2026 Summer Everyday Banking Offer



## Terms and Conditions

The 2026 Summer Everyday Banking Offer (“Everyday Banking Offer”) is available from **May 21, 2026 – August 6, 2026**. You can earn up to \$900.00 in total cash bonuses when you open a new Canadian Dollar Primary Chequing Account (“Chequing Account”) with an Eligible Bank Plan (defined below), open a new Savings Amplifier Account (“Savings Account”) at any BMO Bank of Montreal branch or online at [bmo.com/cash](https://bmo.com/cash), and setup a savings goal in My Financial Progress (“My Financial Progress Cash Offer”).

Eligible Bank Plans	Offers			
	Chequing Account Bonus	Savings Account Cash Bonus	My Financial Progress Cash Bonus	Offers Total Potential Cash Bonus
Practical Plan	\$150	Not included		\$150
Performance Plan	\$700	\$150	\$50	\$900
Premium Plan				

## ✓ Chequing Account Bonus Offer – up to \$700

To qualify for the Chequing Account Bonus Offer, you must:

- 1 Open a new Chequing Account with an Eligible Bank Plan during the Offer Period, **May 21, 2026 – August 6, 2026**;

**AND**

- 2 Provide a valid email address<sup>1</sup> at the time of opening the Chequing Account. If the Chequing Account is a joint account, this requirement is met if one of the accountholders provides a valid email address<sup>1</sup>;

**AND**

- 3 Make a deposit of any amount to the Chequing Account by **August 6, 2026**;

**AND**

- 4 Set up one (1) recurring direct deposit of \$500 or more from your employer, the government, or your pension, and have the first deposit appear in the Chequing Account by **September 30, 2026**;

- 5 Complete one (1) of the following Eligible Transactions (defined below) from the Chequing Account and have the transaction appear in the Chequing Account by **September 30, 2026**:

- a. Make two (2) bill payments of \$50 or more to two (2) different payees through BMO Online Banking or the BMO Mobile Banking app;
- b. Set up two (2) pre-authorized debits (PADs) of \$50 or more from two (2) different payees

## ✓ Eligible Transactions

- **Bill payment:** Make two (2) bill payments of \$50 or more to two (2) different payees through BMO Online Banking or the BMO Mobile Banking app from your Chequing Account by **September 30, 2026**.  
**Exclusions:** A transfer from your Chequing Account to pay a BMO credit card or a BMO line of credit does not qualify as an Eligible Transaction.
- **Pre-authorized debit (PAD):** Set up two (2) PADs of \$50 or more from two (2) different payees from your Chequing Account and have at least one (1) PAD from each payee appear in the Chequing Account by **September 30, 2026**. A PAD includes, but is not limited to, a pre-authorized bill payment to a service provider such as a utility bill, gym membership, or PAD to a

BMO mortgage, BMO loan, BMO line of credit, or contribution to a BMO investment account.  
**Exclusions:** A PAD that is not paid and returned for any reason including non-sufficient fund, funds-not-clear, stop payment does not qualify as an Eligible Transaction.

## ✓ Savings Account Cash Bonus Offer - \$150

To qualify for the Savings Account Offer, you must:

**1** Qualify for the Chequing Account Bonus Offer with the Performance Plan or Premium Plan;

**AND**

**2** Open a Savings Amplifier Account by **August 6, 2026**;

**AND**

**3** Deposit a total of \$10,000 or more into the Savings Amplifier Account within the **first thirty (30) calendar days** of opening the Savings Amplifier Account;

**AND**

**4** After the initial thirty- (30)-calendar day period from the Savings Amplifier Account open date, maintain a daily closing balance of \$10,000 or more at all times for an additional **one hundred eighty (180) calendar days**.

For example, if you open the Savings Amplifier Account on June 1, you have until July 1 to deposit a total of \$10,000 or more in accumulative deposits into the Savings Amplifier Account. You then must maintain a daily closing balance of \$10,000 or more in the Savings Amplifier Account until December 28, 2026.

## ✓ My Financial Progress Cash Bonus Offer - \$50

To qualify for the My Financial Progress Cash Offer, you must:

**1** 1. Qualify for the Chequing Account Bonus Offer with the Performance or Premium Bank Plan;

**AND**

**2** Sign in to BMO Online Banking or the BMO Mobile Banking app to access My Financial Progress and click the Open My Financial Progress button. Separate terms and conditions apply to My Financial Progress: [My Financial Progress Terms and Conditions](#).

**AND**

**3** Create one (1) Goal (defined below) in My Financial Progress Plan by **September 30, 2026**;

**AND**

**4** Go to the Planning Tab and apply one (1) Strategy to the plan by **September 30, 2026**.

To set up a Goal and Strategy once you have successfully signed in to in My Financial Progress, in BMO Online Banking, click on information on the left side of the screen; or in the BMO Mobile Banking app, from the menu, and add at least one (1) Goal of the six (6) Goals available: financial well-being, plan for retirement, education goals, purchase a home, upcoming major expense, create a rainy day fund (defined as a "Goal"), and complete the necessary steps to add the goal to the plan. For information about My Financial Progress and how to create goals and strategies, visit [My Financial Progress](#) or by visiting the online demo at [YouTube: My Financial Progress](#).

## ⊘ Exclusions

- Eligible Plans that are part of the Students, Medical and Dental Students, Recent Graduates, and Canadian Defense Community Banking discounted banking programs do not qualify for the Everyday Banking Offer.
- The Plus Plan does not qualify for the Chequing Account Direct Deposit Offer, My Financial Progress Offer, the Savings Account Offer, or the Walmart Delivery Pass Offer from BMO.
- Existing Customers are not eligible for the Everyday Banking Offer. An "Existing Customer" is anyone who currently has a BMO Canadian or U.S. Dollar Primary Chequing Account, Canadian or U.S. Dollar Interest Chequing Account, Canadian or U.S. Dollar Premium Rate Savings Account, Smart Saver Account, Savings Builder Account, or Savings Amplifier Account (each an "Existing Account") or anyone who closes their Existing Account between May 21, 2025 to August 6, 2026 and subsequently opens a new Chequing Account or Savings Account.
- If a Chequing Account or Savings Account is opened as a joint account, and any one of the accountholders is an Existing Customer or if an Existing Customer closes an Existing Account between May 21, 2025 to August 6, 2026, then none of the accountholders are eligible for the Everyday Banking Offer.
- Employees of Bank of Montreal and those with whom such employees are domiciled are not eligible for the Everyday Banking Offer.

## Other

- Limit of one (1) Chequing Account Offer, one (1) My Financial Progress offer, and one (1) Savings Account Offer per customer or account if there is more than one (1) account holder on the Chequing and/or Savings Account. To be clear, no more than \$900.00 in total cash can be earned regardless of how many account holders are associated with the Chequing Account or Savings Account.
- **For the Chequing Account Offer, and My Financial Progress Offer**, the cash bonuses will be paid by **October 31, 2026**, and deposited to the Chequing Account. You have until **January 30, 2027**, to notify us if you believe you qualify for a cash offer and have not received a cash bonus, so that we verify for your eligibility.
- **For the Savings Account Offer**, the cash bonus will be paid by **April 30, 2027**, and deposited to the Savings Account. You have until **June 30, 2027**, to notify us if you believe you qualify for a cash offer and have not received a cash bonus, so that we verify for your eligibility.
- Your Chequing Account must be open, in an Eligible Plan, and be in good standing at the time the cash bonuses are paid. For example, to be considered in good standing, your Chequing Account must not be in an unauthorized overdraft or in delinquent status. If you change between Eligible Plans before a cash bonus(es) are paid, the cash bonus for the Chequing Account Offer will be determined by the Eligible Plan with the lower cash bonus, and you will no longer be eligible for the Chequing Account Direct Deposit Offer, My Financial Progress Offer, the Savings Account Offer, or the Walmart Delivery Pass Offer from BMO. If you change to a Plan other than the Eligible Plans, you will no longer qualify for the Everyday Banking Offer.
- Your Savings Account must be open and be in good standing at the time the cash bonus is paid. For example, to be considered in good standing, your Savings Account must not be in an unauthorized overdraft or in delinquent status. If your Savings Account is not in good standing, you will no longer qualify for the Everyday Banking Offer.
- Your Chequing Account must remain open and in an Eligible Plan until August 6, 2027. If you close your Chequing Account or change to a Plan other than an Eligible Plan before August 6, 2027, you may no longer qualify for any or all offers included in the Everyday Banking Offer. If a cash bonus has been paid, we reserve the right, in our sole discretion, to debit the Chequing Account or the Savings Account the full value of the cash bonus(es) paid to the respective accounts or send you an invoice for any amount outstanding if you no longer qualify.
- Your Savings Account must remain open until August 6, 2027. If you close your Savings Account, before August 6, 2027, you will no longer qualify for the Savings Account Offer. If a cash bonus has been paid, we reserve the right, in our sole discretion, to debit the Savings Account the full value of the cash bonus paid to the Savings Account or send you an invoice for any amount outstanding if you no longer qualify..
- If the daily closing balance of your Savings Account falls below \$10,000 during the one hundred eighty (180)-calendar day holding period, you will no longer qualify for the Savings Account Offer.
- We may change, shorten, extend, or withdraw the Everyday Banking Offer at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke the Everyday Banking Offer for any customer we suspect of manipulating or abusing the any of the offers included in the Everyday Banking Offer, or its fairness, integrity or operation.

<sup>1</sup> Your email will become part of your contact information and will be used in accordance with our Privacy Code which is available online at [bmo.com/privacy](https://www.bmo.com/privacy). We may use your email to provide you with future offers tailored to your banking needs. You can unsubscribe from receiving promotional emails at any time by updating your email preferences at [bmo.com/subscription-centre](https://www.bmo.com/subscription-centre), by visiting your BMO branch, or by clicking the unsubscribe link contained in promotional emails.

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