



Group Banking Plan

Special offers await you as an employee of
University of New Brunswick

Our experts will provide you with a no obligation, comprehensive review of your finances and investments. Based on your individual needs, your solution could include any of the offers¹ listed below.

PRODUCT	OFFERS
Primary Chequing Account	<p>Performance Plan</p> <ul style="list-style-type: none"> only \$8.95/month² (save \$5.00/month) unlimited everyday banking transactions³ 1 non-BMO ATM debit transaction on the <i>Interac</i>^{®*} network/month⁴ and much more <p>Open your account at bmo.com/applytoday and enter offer code GB2</p>
	<p>AIR MILES^{®†} Plan</p> <ul style="list-style-type: none"> only \$8.95/month² (save \$5.00/month) unlimited everyday banking transactions³ earn 1 AIR MILES reward mile for every \$30 you spend using your debit card⁵ and much more <p>Open your account at bmo.com/applytoday and enter offer code GB6</p>

When you open a Performance Plan or AIR MILES Plan, you will also receive these special offers:


Personal Line of Credit	• 0.5% off our standard rates for unsecured Personal Lines of Credit
Mortgage	• minimum 0.15% off our advertised rate on a regular 5 year fixed closed mortgage ⁶
Personal Loan	• 1% off a new fixed or variable rate Personal Loan Plan (excluding promotional offers)
BMO Term Investments	• 0.25% bonus interest on eligible BMO Term Investments when you invest \$1,000 or more ⁷
RRSP Loan	• please visit your nearest branch or call 1-877-CALL-BMO for your preferred rates
Credit Cards	<p>BMO CashBack[®] MasterCard^{®*}</p> <ul style="list-style-type: none"> no annual fee 1 CashBack reward for every \$200 spent⁸ \$40 CashBack on your first purchase⁹ <p>Apply at bmo.com/getmycard and enter offer code GB3</p>
	<p>BMO AIR MILES MasterCard</p> <ul style="list-style-type: none"> no annual fee 375 AIR MILES reward miles on your first purchase⁹ earn 1 AIR MILES reward mile for every \$20 in purchases¹⁰ <p>Apply at bmo.com/getmycard and enter offer code GB4</p>

We invite you to take advantage of this offer before July 15, 2014.

For more information, or to take advantage of these offers please bring this flyer and confirmation of employment into any of our branches.

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BMO  **Bank of Montreal**
Making money make sense[®]

¹All offers including special rates are subject to change without notice, cannot be combined with any other special offers and are subject to meeting the bank's usual credit criteria. ²This offer is only valid when direct deposit of your payroll is set up. ³Unlimited everyday banking transactions include cash withdrawals at BMO branches and BMO ATMs, transfers between BMO bank accounts, bill payments, cheques, pre-authorized debits/bill payments or debit card purchases. Customer is responsible for all fees of any transactions, services and products not included in the Everyday Bank Plan. ⁴Does not include fees that may be charged by non-BMO ATMs. ⁵Your Primary Chequing Account must be your lead account. The lead account is the one you designate to pay any fees required by your Bank Plan (i.e. monthly plan fees, transaction fees). Award of AIR MILES reward miles is made for debit card purchases minus refunds from your Primary Chequing Account with the AIR MILES Plan. The number of reward miles will be rounded down to the nearest whole number. Fractions of reward miles will not be awarded. A maximum of 50 reward miles on the AIR MILES Plan can be earned per month for debit card purchases. ⁶Offer does not include the low rate fixed closed mortgage or the BMO Eco Smart Mortgage[™]. ⁷Limited time offer. Eligible BMO Term Investments are regular BMO Guaranteed Investment Certificates (GICs) with 1, 2, 3, 4, and 5 year terms. All other BMO Term Investments are excluded from this offer. This offer cannot be used in conjunction with another BMO Term Investment bonus offer. All special rate offers are subject to change without notice. For information about BMO GICs visit bmo.com/GIC. ⁸Award of CashBack is made for purchases charged to your account (less refunds) and is subject to the Terms and Conditions of your BMO MasterCard Cardholder Agreement. The number of CashBack rewards will be rounded down to the nearest whole number. Fractions of CashBack rewards will not be awarded. ⁹The Bonus rewards will appear on your first statement following your first card purchase. If you cancel your card within 30 days of opening your account, the Bonus rewards will be cancelled. ¹⁰Award of AIR MILES reward miles is made for purchases charged to your account (less refunds) and is subject to the Terms and Conditions of your BMO MasterCard Cardholder Agreement. The number of reward miles will be rounded down to the nearest whole number. Fractions of reward miles will not be awarded. ^{™/®}Trade-marks/registered trade-marks of Bank of Montreal. ^{®*}Bank of Montreal is a licensed user of the registered MasterCard trade-mark owned by MasterCard International Inc. ^{®†}Bank of Montreal is a licensed user of the registered trade-mark of Interac Inc. ^{®††}Trade-marks of AIR MILES International Trading B.V. Used under license by LoyaltyOne, Inc. and Bank of Montreal.