



Your **new**  
**home** starts  
with BMO.

## Whether you're buying your first home or your next home, BMO can help!

- ✓ Know exactly what you can afford by getting pre-approved today.
- ✓ Lock in today's rate for 130 days - the longest mortgage rate guarantee of any major Canadian bank.\*
- ✓ Enjoy up to **\$4,100 cash back\*\*** with a new BMO mortgage.

### Ask me about how you can become a homeowner by taking advantage of our 30-year amortization if you're:

- ✓ Purchasing an owner-occupied newly built home, or
- ✓ A first-time home buyer purchasing a new construction or resale property.

 Let's connect



**Kuljit Sandhu**  
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\*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 March 3, 2025.

\*\*Terms and conditions apply.



Continued

**\*\***From March 3, 2025 to June 27, 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.

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 March 3, 2025 to June 27, 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 March 3, 2025 to June 27, 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 March 3, 2025 to June 27, 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 March 3, 2025 to June 27, 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.

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 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 June 27, 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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