



Switch your
mortgage.
**Save your
money.**

From November 16, 2021 to November 30, 2021, switch to a BMO mortgage or to a BMO Homeowner ReadLine[®], and enjoy these special offers:

1 Interest savings

You can enjoy interest savings with a great rate at [bmo.com/mortgagerates](https://www.bmo.com/mortgagerates) when you switch your mortgage to a qualifying BMO Variable Rate Closed Term Mortgage with a 5-year term.*

2 Save on switch fees

You can save **up to \$1,100** on switch fees!**

Talk to us today about these limited-time offers.



*/** Terms and conditions apply. Visit [bmo.com/SwitchYourMortgage](https://www.bmo.com/SwitchYourMortgage) for details.

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*** Terms and Conditions for 5-Year Variable Rate Mortgage Special Rate**

The offer on a new BMO mortgage is applicable when you apply for a 5-Year Variable Rate Closed Term Mortgage between November 16, 2021 to November 30, 2021, subject to the following terms and conditions: Offer is applicable to conventional residential mortgages and Homeowner Readiline® (instalment) mortgages issued for properties which will be used as the primary residence of the borrower. Offer is available for new purchases and to customers transferring their mortgage from another financial institution. Investment properties, ports, renewals and refinances of existing BMO mortgages are excluded from this 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 This offer may be changed, withdrawn or extended at any time without notice. All residential mortgages remain subject to Bank of Montreal's standard lending criteria for residential properties.

**** Mortgage / HRLC Fee Waiver offer**

Switch your mortgage to a BMO Mortgage or Homeowner Readiline® and save up to \$1,100 on switch fees

Offer available nationally from Nov. 16 to Dec. 31, 2021 for a transfer where:

- You are switching a mortgage from another Financial Institution (OFI) to a BMO mortgage or BMO Homeowner Readiline
- The eligible transaction must have a minimum balance of \$100,000 with an installment term of 3 years or longer.

The setup or switch fees depending on the transaction cover up to a combined maximum of \$1,100 of the following where applicable:

- Legal or program fees charged by the service provider up to \$750
- Discharge fees (noted on the discharge payout statement) up to \$350 applicable for switch transactions only

Offer excludes mortgage prepayment charges that might have to be paid to other financial institution when you break/close the mortgage before the end of the term.

The BMO Mortgage or Homeowner Readiline must be funded by March 1, 2022 to qualify.