




Switch your mortgage to BMO.

Get up to
\$4,100
cash back*



New year, new savings – don't miss our winter special!

Whether your mortgage is up for renewal or you're looking to refinance, switch over to BMO!

-  **Up to \$4,100 cash back*** when you bring your mortgage to BMO.
-  **Legal and appraisal fees are on us for eligible switches¹.** We will cover your legal and appraisal fees if you switch your existing mortgage from your current lender and keep the same mortgage balance and amortization period¹.
-  **Switching is simple and seamless with BMO.** We'll work with your current lender, handle the paperwork and keep you informed every step of the way.

Let's talk about switching your mortgage to BMO.

As a BMO Mortgage Specialist, I can provide a wide range of home financing solutions to suit your needs.



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* Terms and conditions apply.

¹ Under the switch program, for eligible mortgage switches when no material changes are made to the mortgage, BMO covers the First Canadian Title (FCT) legal and appraisal fees. If the borrower decides to process the transaction using a notary instead of FCT, the borrower is responsible for paying legal fees. Terms and conditions apply, please speak to a BMO Mortgage Expert for more information.

Continued

BMO 2026 Winter Mortgage Cash Back Offer - Terms & Conditions:

From January 5, 2026, to February 27, 2026, get Cash Back up to \$4,100 (the "Cash Back") when you obtain a BMO Fixed or Variable Rate Closed Term mortgage or Homeowner ReadilLine® (installment) with a term of 3 years or longer ("BMO Mortgage"), subject to the following terms and conditions:

- Offer is applicable on a BMO Mortgage or Homeowner ReadilLine® with minimum installment balance of \$100,000.
- Offer is available for customers transferring or refinancing their mortgage from another financial institution.
- Offer is not available to customers who purchase a new property, port, refinance, renew, or readvance their existing BMO Mortgage or Homeowner ReadilLine®.

To qualify for the Cash Back, you must:

1a. \$1,100 Offer:

Apply for a new BMO Mortgage for the purpose of switching your existing mortgage from another financial institution between January 5, 2026, to February 27, 2026, 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 switching your existing mortgage from another financial institution between January 5, 2026, to February 27, 2026, 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 switching your existing mortgage from another financial institution between January 5, 2026, to February 27, 2026, 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 switching your existing mortgage from another financial institution between January 5, 2026, to February 27, 2026, 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.

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 February 27, 2026, will not be eligible for the Cash Back offer.

This offer cannot be combined with any other mortgage offer or promotion unless specified. Other conditions and restrictions apply.

Contact us for details.

This offer may be changed, withdrawn or extended at any time without notice.

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