

Special offer to international students of Rotman School of Management

(MBA and MFin Programs)

As a Rotman School of Management student, your specific needs can be met by a BMO Bank of Montreal Professional Student Line of Credit – all designed with you in mind. You'll have access to the money you need, as well as other features, while you pursue your graduate business degree.

Professional Student Line of Credit

- Eligibility to borrow up to 100% of your tuition. The loan¹ must be fully secured by a Standby Letter of Credit issued by your bank², a qualified Canadian co-signer or other form of acceptable security.
- Pay interest only on the funds that you use. Interest rate will be Prime while you are in school and also for one year after graduation.
- Itemized monthly statements to help with budgeting
- Two easy repayment options for Professional Student Line of Credit

Make only monthly interest payments for up to one year after graduation, followed by:

- gradually escalating monthly payments of principal and interest or;
- equal instalment payments amortized up to 15 years.

Plus, you can also pay all of the outstanding balance whenever you want, without a penalty. And for added convenience, make monthly payments through BMO Online, BMO Mobile and BMO Telephone Banking, at BMO ATMs or through pre-authorized payment from your account.

FREE Banking, only from BMO Bank of Montreal

Open a chequing account with a Plus Plan and bank for FREE as a student, and for up to a year after you graduate³, saving you over \$130 each year!⁴

Enjoy:

- up to 30 transactions each month
- unlimited *Interac* e-Transfers^{®†} per month⁵
- 10%–15% off at over 120 retailers with your FREE SPC card!

Need unlimited transactions in your student banking plan? Apply the PLUS plan monthly discount to an Everyday Banking Plan of higher value.

BMO SPC Mastercard^{®*}

Apply for a BMO[®] SPC Mastercard^{®*} – it's like getting two great cards in one, while building your credit score at the same time! Not only do you get all the great benefits of a BMO Mastercard^{®*}, but you will also get exclusive discounts at hundreds of SPC^{®*} retailers nationwide for NO ANNUAL FEE. You can choose between cash back or AIR MILES^{®†} and get a great welcome offer.

BMO  **Bank of Montreal**

We're here to help.™

¹Approval and credit limit are subject to BMO's normal credit and approval requirements. Subject to credit availability and verification of identity. ²The Professional Student Line of Credit must be fully secured by a Standby Letter of Credit ("L/C") on terms and conditions acceptable to BMO. In addition, the L/C must be issued from a foreign or domestic financial institution acceptable to BMO. ³Free banking applies to the Teens, Students and Recent Graduates discounted banking programs in the Plus Plan. You are responsible for all fees relating to any transactions, services and products not included in your Bank Plan. ⁴Savings of \$131.40 per year equals a savings of \$10.95 per month in Plan fees over 12 months, for Students or Recent Graduates in the Plus, Performance or Premium Plan. ⁵The \$1.00 service fee that may have applied when you use Interac e-Transfer has been eliminated for customers with an Everyday Bank Plan. The monthly Plan fee may still apply. Other transaction fees may apply if you have a Bank Plan that does not include unlimited everyday banking transactions. A cancellation fee may still apply when you cancel the transaction. Interac e-Transfer transactions are subject to maximum transfer dollar amounts.

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