

Special offer for international students of Rotman School of Management

(MBA, JD-MBA, MFin, MFRM, MMA, and G.Dip.P.A Programs)

As a Rotman School of Management student, your specific needs can be met by BMO's Line of Credit, Chequing and Saving accounts, and Credit Cards – 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 full cost of program up to a maximum of \$150,000 depending on the program.¹ The loan 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 two years after graduation.
- Itemized monthly statements to help with budgeting.
- Two easy repayment options for Professional Student Line of Credit. Make monthly interest-only payments for up to two years 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.

Student Bank Account

- Enjoy no monthly Plan fees³ and save \$203 per year.⁴
- Get the first accidental fee charged on your new student savings or chequing accounts reversed.⁵
- Unlimited everyday banking including *Interac* e-Transfer^{®5} transactions per month.⁶

Plus, keep your student account benefits while you're in school and for up to 12 months after you graduate.^{7,8}

Student Credit Cards

Earn rewards every time you spend, and start building a healthy credit history. With a BMO Student Mastercard^{®*}, you can choose between Cash Back or AIR MILES^{®†} and enjoy no annual fees.

More reasons to bank with us

- Only BMO gives up to 12 months of no monthly Plan fee banking after graduate
- Award-winning mobile banking
- In-person advice, tailored to you



¹ Approval and credit limit are subject to BMO's normal credit and approval requirements. Subject to credit availability and verification of identity.

² The 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.

³ Students at a full-time university, college or registered private vocational school are eligible to receive the Performance Plan with no monthly Plan fee or receive a discount equivalent to the Performance Plan fee from the Premium Plan fee. Recent Graduates from a full-time university, college or registered private vocational school are eligible to receive the Performance Plan with no monthly Plan fee or receive a discount equivalent to the Performance Plan fee from the Premium Plan fee for up to one year after graduation. You are responsible for all fees relating to any transactions, services, and products not included in your Bank Plan. Proof of eligibility is required.

⁴ The Savings of \$203.40 is calculated for the Performance Plan Monthly Fee of \$16.95 per month for 12 months. Students at a full-time university, college or registered private vocational school are eligible to receive the Performance Plan with no monthly Plan fee or receive a discount equivalent to the Performance Plan fee from the Premium Plan fee.

⁵ With Easy First Fee Reversal, we'll reverse the first accidental fee incurred on your new student account. Eligible fees for Easy First Fee Reversal on a Chequing or Savings account include: a non-sufficient funds fee, an overdraft fee, or a fee for transactions when you go over your monthly plan limit. To access this one-time only fee reversal, call us or visit us in branch.

⁶ Includes everyday banking transactions at a BMO branch, BMO ATM, BMO Telephone Banking, BMO Online Banking, BMO Mobile Banking, debit card purchases, cheques drawn on your account and Pre-Authorized Debits. *Interac* e-Transfer transactions are subject to maximum send and receive dollar amounts. For Bank Plans that do not include unlimited transactions, excess transaction fees may apply if you perform an *Interac* e-Transfer transaction over and above the number of transactions allowed for the Plan. A cancellation fee may still apply when you cancel the transaction.

⁷ For the Students discounted banking program, you must provide proof of registration. We may require proof of expected program completion, up to a maximum of four years, otherwise you may be required to provide annual proof of eligibility. Program benefits will end in the year in which you are scheduled to graduate (maximum of four years). To continue your eligibility for the Program, you must provide proof of expected program completion date or proof of registration by November 30 of the year in which your Program benefits end. Plan and other fees paid prior to confirming eligibility may not be refunded.

⁸ You are required to provide proof of eligibility by November 30 of the year you graduate. If proof is not provided by November 30, the Student Program benefits will automatically end and the full monthly Plan fee will be applied starting in December. Fees charged prior to providing proof of eligibility may not be refunded.

^{®5} *Interac* e-Transfer is a registered trademark of *Interac* Inc. Used under license.

^{®*} Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.

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