

Special offer, only to students of the CMA Ontario/The Society of Management Accountants of Ontario¹

Strategic Leadership Program Accelerated Program Executive CMA Program

BMO Bank of Montreal[®] offers options designed to help students like you meet your banking needs, so you can concentrate on what's most important – learning. Take a look through our banking services and discover which combination works best for you.

1. Student Line of Credit

A Student Line of Credit² from BMO Bank of Montreal gives you access to the money you need, when you need it. Use it to pay for tuition, books, living expenses and other unexpected costs. Unlike a traditional loan, once your BMO Student Line of Credit is approved, you'll receive:

- During the course of your program, eligibility to borrow up to \$50,000 in the *Strategic Leadership, Accelerated and Executive CMA* programs²
- Interest payments only on the amount you actually use, at BMO Bank of Montreal's prime rate plus 0.50%
- Funds you need, when you need them, as many times as you want (up to your maximum credit limit)
- Monthly interest-only payments up to one year after you leave school
- Repayment of your Student line of Credit in up to 7 years after graduation in the *Strategic Leadership, Accelerated and Executive CMA* programs

2. FREE Banking, only from BMO Bank of Montreal

A student's budget can be tight. With the BMO Everyday Banking Student Discount Program, you will receive our Plus Plan for FREE³, saving you \$8.50 each month.

3. SPC^{®†} Mosaik[®] MasterCard^{®*}

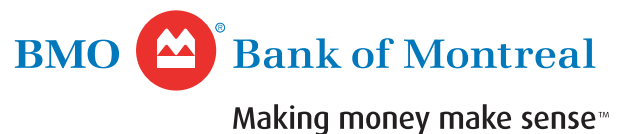
By getting a Mosaik MasterCard with SPC^{®†} Card benefits it's like getting two great cards in one.

Not only do you get all the great benefits of Mosaik MasterCard, but you will also get exclusive discounts at thousands of SPC Card retailers nationwide for NO ADDED FEE.

From fashion and accessories to food and entertainment to travel and more, a Mosaik MasterCard with SPC Card benefits **saves you money**, provides you with **credit** and even gives you added Rewards with AIR MILES^{®†} reward miles or CashBack[®].

For more information, please contact:

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¹ This special offer can be modified or cancelled at any time without notice.

² Approval and credit limit are subject to BMO Bank of Montreal's normal credit requirements. Must be a Canadian citizen or landed immigrant enrolled in a Canadian or non-Canadian post-secondary school or university. Co-signer may be required. Subject to credit availability and verification of identity.

³ The plan includes up to 30 transactions each month, including account history inquiries, cheque return and one INTERAC Email Money Transfer. If you decide you need a banking plan which covers more transactions, you can apply the \$8.50 monthly discount to any BMO Bank of Montreal Everyday Banking Plan of your choice. You are responsible for all the fees of any transactions, services and products not included in the Everyday Banking Plan.

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