

## CERTIFIED MANAGEMENT ACCOUNTANTS

### CMA student loans are available to any full or part-time CMA students\*

The **Professional Student Line of Credit** offers many benefits and features:

**Amount:** As a CMA student you can borrow up to \$20,000 a year at competitive interest rates to a maximum of \$80,000 over four years, subject to Credit approval.

**Eligibility:** You must i) be a Canadian citizen or landed immigrant and ii) enrolled in the CMA program of studies and iii) taking your courses either directly or on-line with a CMA provincial association or via a recognized Canadian or non-Canadian post-secondary school or university and iii) meet BMO Bank of Montreal's usual credit criteria.

Note: An applicant enrolled in a non-Canadian educational institution normally requires an acceptable co-signer. The co-signer must have a permanent residence in Canada.

**Low borrowing costs:** Pay interest only on the funds that you use while in school.

**Easy access to funds:** Use a FirstBank Card® at any automated banking machine (ABM) or a No-Fee Student Line of Credit MasterCard access card, write a cheque or visit any [BMO Bank of Montreal branch](#)

**Free Student Line of Credit Standard MasterCard access card:** Add the card to your Student Line of Credit and use it anywhere MasterCard is accepted. All transactions are billed directly to your Student Line of Credit.

**No Student Line of Credit fees** apply to Student Line of Credit transactions through BMO Bank of Montreal ABMs.

**Itemized monthly statements** to help with budgeting.

**Easy repayment plan for Professional Student Line of Credit:** Make only monthly interest payments while in school and for up to one year after graduation. Gradually escalating monthly payments of [principal](#) and interest will begin the following year. You have seven years to repay the line of credit in full. You can also pay all of the outstanding balance whenever you want, without a penalty.

**Convenient ways to make monthly payments:** Mail a cheque or make a payment through [Online or Telephone Banking](#) at any BMO Bank of Montreal ABM machine or through [pre-authorized debit](#) direct from your account.

**Pay down your balance to access more funds:** While in school, if you keep paying off some or all of what you used (along with your monthly interest payments), you can keep borrowing up to your credit limit.

**Optional creditor [life insurance](#):** Premiums are charged to your Professional Student Line of Credit account on a monthly basis and are based on the average daily outstanding balance to minimize your cost.

**[Apply Now online](#)** or by phone at 1-877-CALL-BMO.

Visit any branch and request an application.