

Features

With a **BMO Term Deposit Receipt**, you can earn a **competitive guaranteed rate of interest** with the flexibility to **cash in your investment at any time** at a predetermined rate of interest. Interest is paid on redemptions made after 30 days.

Key Benefits

- **Various terms available** – Option of varying terms to meet your needs
- **Fully or Partially Redeemable** – The flexibility to redeem the investment partially or in full if funds are needed or any other investment options arise
- **Eligible for CDIC deposit insurance**, up to applicable limits

Rates

(as of February 9, 2012)

Term	\$1,000-\$10,000	\$10,001-\$20,000	\$20,001-\$30,000	\$30,001-\$100,000	\$100,001-\$999,999
1-7 Days	0.000%	0.000%	0.000%	0.000%	0.050%
8-15 Days	0.000%	0.000%	0.000%	0.000%	0.050%
16-22 days	0.000%	0.000%	0.000%	0.000%	0.050%
23-29 days	0.000%	0.000%	0.000%	0.000%	0.050%
30-59 days	0.000%	0.400%	0.400%	0.400%	0.400%
60-89 days	0.000%	0.550%	0.550%	0.550%	0.550%
90-119 days	0.000%	0.700%	0.700%	0.700%	0.700%
120-179 days	0.000%	0.700%	0.700%	0.700%	0.700%
180-269 days	0.000%	0.800%	0.800%	0.800%	0.800%
270 days - under 1 year	0.000%	0.800%	0.800%	0.800%	0.800%
1 year - under 2 years	0.900%	0.900%	0.900%	0.900%	0.900%
2 years - under 3 years	1.050%	1.050%	1.050%	1.050%	1.050%
3 years - under 4 years	1.150%	1.150%	1.150%	1.150%	1.150%
4 years - under 5 years	1.350%	1.350%	1.350%	1.350%	1.350%
5 years exactly	1.600%	1.600%	1.600%	1.600%	1.600%

Note: These rates, including redemption rates, apply to non-registered investments only. Refer to [RSP Rates](#) for rates on all RSP investments, including BMO Term Deposit Receipts.

Redemptions permitted anytime with interest paid after 30 days.

0.00%, on amounts withdrawn after 30 days and before the first anniversary of the Issue Date
 0.40%, on amounts withdrawn on or after the first anniversary and before the second anniversary of the Issue Date
 0.55%, on amounts withdrawn on or after the second anniversary and before the third anniversary of the Issue Date
 0.65%, on amounts withdrawn on or after the third anniversary and before the fourth anniversary of the Issue Date
 0.85%, on amounts withdrawn on or after the fourth anniversary of the Issue Date and before the Maturity Date

Details

Item	Details
Term(s)	Non-registered: 1 day to 5 years RSP: 1 to 5 years
Access to Funds	Fully or partially cashable at anytime at pre-determined rates set at the time of purchase. No interest paid if redeemed within 30 days of issue date. Minimum withdrawal of \$1000 while maintaining at least the minimum investment balance.
Interest Payment Option	Non-registered: At maturity if term is less than 1 year. Semi-Annually (April 30th & October 31st) and at maturity if term is 1 year or longer. RSP: Compounded annually on December 31st and paid at maturity.
Minimum Investment Amount	1 to 5 years: \$1,000 30 to 364 days: \$5,000* 1 to 29 days: \$100,000* *Not available for registered investments.
Plan Eligibility	RSP
Automatic Reinvestment	Yes, at current rate (unless other instructions provided)
Issued By	Bank of Montreal

How to Reach Us

1-877-225-5266

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