

## 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 November 21, 2009)

Term	\$1,000- \$4,999	\$5,000- \$99,999	\$100,000- \$249,999	\$250,000- \$499,999	\$500,000- \$999,999
1-7 Days	0.000%	0.000%	0.050%	0.050%	0.050%
8-15 Days	0.000%	0.000%	0.050%	0.050%	0.050%
16-22 days	0.000%	0.000%	0.050%	0.050%	0.050%
23-29 days	0.000%	0.000%	0.050%	0.050%	0.050%
30-59 days	0.000%	0.050%	0.050%	0.050%	0.050%
60-89 days	0.000%	0.050%	0.050%	0.050%	0.050%
90-119 days	0.000%	0.050%	0.050%	0.050%	0.050%
120-179 days	0.000%	0.050%	0.050%	0.050%	0.050%
180-269 days	0.000%	0.050%	0.050%	0.050%	0.050%
270 days - under 1 year	0.000%	0.050%	0.050%	0.050%	0.050%
1 year - under 2 years	0.200%	0.200%	0.200%	0.200%	0.200%
2 years - under 3 years	1.050%	1.050%	1.050%	1.050%	1.050%
3 years - under 4 years	1.350%	1.350%	1.350%	1.350%	1.350%
4 years - under 5 years	1.450%	1.450%	1.450%	1.450%	1.450%
5 years exactly	1.850%	1.850%	1.850%	1.850%	1.850%

Redemptions permitted anytime with interest paid after 30 days.

Redemption rates:  
If redeemed between:  
30 days to 364 days: 0.00%  
1 year to 5 years: 0.20%

## Details

Item	Details
<b>Term(s)</b>	<b>Non-registered:</b> 1 day to 5 years <b>RSP:</b> 1 to 5 years
<b>Access to Funds</b>	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.
<b>Interest Payment Option</b>	<b>Non-registered:</b> 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. <b>RSP:</b> Compounded annually on December 31st and paid at maturity.
<b>Minimum Investment Amount</b>	1 to 5 years: \$1,000 30 to 364 days: \$5,000* 1 to 29 days: \$100,000*  *Not available for registered investments.
<b>Plan Eligibility</b>	RSP
<b>Automatic Reinvestment</b>	Yes, at current rate (unless other instructions provided)
<b>Issued By</b>	Bank of Montreal

**How to Reach Us**

**1-877-225-5266**

## Disclaimer

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