

Were you a BMO Bank of Montreal[®] mortgage customer between September 1998 and September 2006?

As a current or former BMO mortgage customer, you may be entitled to a refund. A small group of customers – in isolated circumstances – were charged incorrect fees and/or penalties in excess of what was disclosed in our mortgage documents.

You may be eligible for a refund if between:

- September 1, 1998 and July 10, 2005 you paid out your mortgage.
- February 1, 2001 and August 31, 2005 you renewed or early renewed into a 6-Year Flexible Below Prime mortgage.
- May 1, 2002 and September 30, 2006 you renewed into a fixed rate closed mortgage and paid a penalty on this mortgage as a result of a subsequent early renewal or prepayment.
- October 1, 2004 and September 30, 2006 you obtained a new fixed rate closed mortgage and paid a penalty on this mortgage as a result of a subsequent early renewal or prepayment.

Customers with a BMO Bank of Montreal deposit account will be automatically credited with a refund on July 29, 2009.

If you think you qualify but you have not been contacted by us, or did not receive a refund, call 1-866-991-0801, Monday to Friday from 8 a.m. to 8 p.m. (ET). For faster resolution, please have your mortgage account number available when you call.