

BMO Lending Referral Program Program Overview

Our Promise to You

BMO is committed to a meaningful partnership focused around defining a great customer experience. Our promise to you and your teams is best in class service, centred around delivering a personalized experience, each and every time. Working together we will provide you, your team and your clients in depth market knowledge with home financing expertise from our Mortgage Specialists that are available 24/7. We take pride in having an established program for the past 40 years protecting our referral sources with our non solicitation processes to ensure proper business practices are followed. At BMO Bank of Montreal, we want to be the bank of choice for you.

BMO's Partnership Benefits



National Distribution Network

- 500+ Mortgage Specialist with access to 900+ Branch locations available to serve you coast to coast.
- Local leaders to partner with your teams to help grow your business.



Best of BMO for You

- Access to all marketing and promotional campaigns.
- Full suite of BMO products to assist your clients, respecting the non solicitation partnership.



Solutions to Meet Your Client's Needs

- We have invested in our home financing expertise to support you and your clients.
- 90% of the referrals that BMO received originated in home financing solutions.



Comprehensive Reporting

- Digital portal to connect you with the right BMO partner.
- Need customized reports, contact Specialized.lending@bmo.com.



Non-Solicitation You Can Count On

- Process in place to ensure your clients will not be contacted for investment solutions.
- Advisors to voice concerns for immediate intervention email Nader.Salameh@bmo.com.



Trusted Partnership and Ongoing Support

- BMO has been supporting advisor partners and their customers for 40 years.
- Support team dedicated to ensure your clients applications are looked after.

How we Reward our Referral Sources

Home Financing Product / Term	Referral Fee Payout
Open Terms	16 bps
Closed Terms < 36 Months	16 bps
Closed Terms => 36 Months	32 bps
Revolving Home Equity Line of Credit Products	32 bps on 50% of advanced Credit Limit
Unsecured Personal Loans & Lines of Credit	Nil

Nader Salameh
Vice President, National Accounts
(416) 564-2568
Nader.Salameh@bmo.com

BMO Lending Referral Program Program Overview

Closer Look- Product Fact Sheet

Homeowner's Line of Credit (HOLC) & Readiline (HRLC)	Mortgages	New to Canada Program (Mortgage)
<ul style="list-style-type: none"> Starting at \$10,000 HOLC: A line of credit secured with your home. Up to 65% of home value. HRLC: Revolving portion and flexible instalment portion to fix a part of the balance Up to 80% of home value (65% for revolving portion) Revolving portion repayment options include the greater of 2% of the outstanding balance or \$50. Interest only payments if authorized. Instalment portion subject to "20 + 20" Variable + Fixed interest rate available 	<ul style="list-style-type: none"> Starting at \$10,000 Purchase or refinance to leverage the equity in your home to help you reach other important goals Structured payments. Secured with your home. Up to 95% of home value. Principal plus interest payments Prepayment within 20 + 20 feature. Some exceptions apply Variable or Fixed interest rate available Up to 10 year term and 30 year amortization 	<ul style="list-style-type: none"> Purchase/Refinance Up to 65%LTV Foreign Income considered Maximum mortgage amount of \$ 2million Owner Occupied or immediate family member Will consider more than one property
Personal Loans and Lines of Credit	High Net Worth Mortgage Program	Self-Employed New Professionals Mortgage Program
<ul style="list-style-type: none"> Starting at \$5,000 Flexible: can be used for a variety of needs Blended principal and interest payments Interest only payments may be considered. Prepayment available without charge Variable or Fixed interest rate available 	<ul style="list-style-type: none"> Up to 75%LTV Purchase/Refinance Maximum amortization of 25 years Includes recreational/cottage properties Considers liquid net worth as a supplement to verifiable income. 	<ul style="list-style-type: none"> Up to 80%LTV Purchase/Switch New Medical Doctors and Dental professions Self-employed & unable to provide two full years of standard income verification Will consider future earnings