

The best things in banking are **FREE**.

FREE student banking<sup>®</sup> and a FREE SPC<sup>®</sup> card



## Everyday Banking

BMO offers convenience and flexibility to help make student life more affordable, during school and after graduation. With the student discount, our customers receive the Plus Plan with *no monthly fee*, including 30 transactions every month and up to 20 accounts (e.g. CAD chequing / saving account, USD chequing / saving account, etc.....) under this banking plan. Students also receive a *FREE SPC Card (Student Price Card)* so that they may enjoy discounts at hundreds of retailers across Canada.

## Credit Cards

Upon the age of 19, students are eligible for applying a *No fee BMO SPC MasterCard* with choice of Cashback rewards or AIR MILES reward miles, plus free built-in SPC Card benefits, eliminating the need to carry a separate card. For Cashback rewards, the cash back rate is 1%, which means 1% of the total annual spending will be credit back to the MasterCard at the end of the year. For AIR MILES reward miles, for every 20\$ spending on the card, customers receive 2 points. With the points accumulated, go airmiles.ca to get rewards like flight tickets, electronics and coupons.

There is no transaction limit on the MasterCard. And after graduation, customers receive a regular *NO Fee BMO MasterCard* to replace the SPC one with the same reward program.



## Student Line of Credit (SLOC)/Professional Student Line of Credit (PSLOC)/Medical Student Line of Credit (MDSL)

A Student/Professional/Medical Line of Credit provide clients with peace of mind that they have continuing access to funds throughout their studies while building up credit history.

**UBC Branch**  
**University Marketplace**  
#105-2142 Western Parkway  
Vancouver, BC V6T 1V6

**Catherine Zhao**  
Branch Manager  
T: 604 222 4512  
Catherine.zhao@bmo.com

**Tracy Rong**  
Financial Services Manager  
T: 604 222 4518  
Tianyi1.rong@bmo.com