

Van Arty Association and RUSI Van Members News June 21, 2022

Newsletters normally are emailed on Monday evenings. If you don't get a future newsletter on time, check the websites below to see if there is a notice about the current newsletter or to see if the current edition is posted there. If the newsletter is posted, please contact me at bob.mugford@gmail.com to let me know you didn't get your copy.

Newsletter online. This newsletter and previous editions are available on the Vancouver Artillery Association website at: www.vancouvergunners.ca and the RUSI Vancouver website at: <http://www.rusivancouver.ca/newsletter.html>. Both groups are also on Facebook at: <https://www.facebook.com/search/top/?q=vancouver%20artillery%20association> and <https://www.facebook.com/search/top/?q=rusi%20vancouver>

Upcoming events – Mark your calendars (see Poster section at end for details)

The 2022 Army Gala. CANCELLED. New Date:- May 6, 2023, at the Sheraton Wall Centre
Commemoration Cyprus 2024 – see posters

- June 21** RUSI Vancouver AGM – 1300hrs*
- June 22** Wednesday ‘Zoom’ Lunch meeting- Mess will be open, bring your own lunch
- June 23** RCAA Web Event – Experiences of a Bty Comd in Combat Afghanistan 2006

***NOTE – If you are a member of this Society, make sure you have paid your dues. You will not be eligible to vote at the AGM if you have not paid dues for 2022.**

New “Cutting Edge” Sniper Rifles on the Way

Mishall Rehman Military Families Magazine 17 June 2022



New “cutting edge, multi-calibre, bolt-action” sniper rifles are on their way to the Canadian Army, according to an announcement made by Anita Anand, Minister of National Defence, on June 10, 2022. According to the announcement, the Army will receive 229 new sniper rifles. “Making sure that the Canadian

Armed Forces are properly equipped is always a top priority. Through the Sniper System project,

we are procuring cutting edge gear for the Canadian Army and ensuring that their members are well resourced. The delivery of the new C21 sniper rifles is the last major piece of this project aimed at modernizing our sniper teams and adding to the effectiveness and readiness of the Canadian Armed Forces,” said Anand. The contract to procure the rifles was awarded to Stoeger Canada and will include associated accessories such as suppressors and cleaning/maintenance kits. The contract is worth \$2.6 million and is part of a larger contract to deliver new weapon systems.

The new sniper has several improved features, including:

- New sniper magazine will hold between 8 and 10 rounds depending on calibre and include both regular and armor-piercing rounds.
- Has a proven effective range of 1200 metres and is very capable beyond that distance.
- Multi-calibre (7.62x51mm and .338 Lapua Magnum),
- Lighter, with a 60 per cent longer barrel life,
- Adjustable, with a folding stock to make it easier to transport and to accommodate various user types,
- Adaptable for in-line night vision devices to increase operational effectiveness,
- Fully interchangeable with a design that allows whole fleet management and faster/easier repairs with simple part replacement.

According to a Department of National Defence (DND) press release, sniper rifles “provide accurate direct fire on targets beyond the capacities of most small arms such as the C7 rifle.” The rifle will replace the current C14 and C3A1 sniper rifles and provide Canadian Army snipers with a next-generation weapon with a proven effective range of 1200 metres. DND claims the new rifles should be delivered by the end of this year. “These new weapons are part of a wider project to equip sniper teams with new clothing, equipment, and weapons to improve our soldiers’ ability to operate effectively in various environments and under a range of conditions,” reads the press release. “The Government of Canada is committed to modernizing the Canadian Armed Forces so that our members have the tools they need to serve our country. This sniper rifle procurement is an example of how we are meeting the needs of the Canadian Armed Forces while ensuring the best value for Canadians,” said Filomena Tassi, minister of public services and procurement.

‘Obsolete’ NATO Force Presence in Baltics Needs Upgrade

Estonian Defense Leader says. “It’s a joke” that Russia would be deterred by a battalion.

Jacqueline Feldscher Defense One June 15, 2022

NATO must station more forces in the Baltic nations to provide a more credible deterrent after Russia’s invasion of Ukraine, the Estonian defense secretary said Wednesday. Kusti Salm, the permanent secretary of the Estonian Ministry of Defense, said the number of NATO troops in Estonia, Lithuania, Latvia today, which is intended to act as a “tripwire” for Russian aggression, is too small to deter Russian aggression or quickly push back troops from Moscow. In the time it would take for a large enough NATO force to respond, Russia would have already destroyed cities and killed civilians, leaving the alliance with the tougher task of liberating land rather than defending it in the first place, Salm said. “The current NATO strategy of tripwire defense or

deterrence by punishment...is clearly politically obsolete,” he said at a Center for Strategic and Budgetary Assessments event to roll out a report on Baltic security. “We need to shift from tripwire...to deterrence by denial.”



Soldiers from Royal Welsh Battlegroup take part in maneuvers during NATO exercise Hedgehog on the Estonian Latvian border on May 26, 2022 in Voru, Estonia.

Getty Images / Jeff J Mitchell

In 2016, after Russia annexed Crimea, NATO agreed to send rotational battlegroups to Estonia, Latvia, Lithuania, and Poland. When Moscow further invaded Ukraine in February, the alliance established four new battlegroups in Bulgaria, Hungary, Romania, and Slovakia. More than 40,000 NATO troops are on the eastern front of the alliance to deter encroachment from Russia. In a June 2 report, CSBA analysts argue that NATO should double the troop presence in the Baltics and ensure at least one tank battalion is in each Baltic nation. But Salm said that’s still not enough. “It would be ridiculous to claim that the second largest nuclear nation in the world would somehow be deterred by a battalion. It’s a joke,” he said. Eastern Europeans have long called for a larger troop presence to fend off growing threats from Russia. In 2018, Poland offered to name one of its military bases after President Donald Trump to get thousands more American troops permanently stationed in the country. In August, Lithuania unveiled a brand-new 7-million-euro base just 10 miles from the Belarussian border to try to get Washington to make its rotational deployment permanent.

The Pentagon released its force posture review in November, which made modest changes in Europe, but prioritized troop presence in the Indo-Pacific. Leaders from NATO members will meet in Madrid in two weeks to set the alliance’s priorities for the next decade, and what the force posture in Eastern Europe should be is expected to be an important topic of discussion. The CSBA report also made several other recommendations for NATO, as well as specific suggestions for Estonia and the other Baltic countries. NATO should “clarify and strengthen” the command structure in the Baltics, including establishing an operational headquarters in the region. The alliance should also preposition stocks of munitions like Javelins and Stingers in the region, increase NATO air and missile defense capabilities in the Baltics, and share more intelligence with allies like Lithuania, Estonia, and Latvia. The report recommended that Estonia build and expand training facilities to offer unique opportunities to encourage more NATO troops to rotate through the country. It also recommended that all Baltic nations increase defense spending to at least 3 percent of GDP, up from a target of 2.5 percent set by the countries, and to work with each other on an integrated regional defense plan.

Largest Army-Led Exercise Conducted

The largest army-led joint force-on-force exercise of the year was held to test the skills of members of the Canadian Army and their ability to integrate joint capabilities with multinational forces.



Members of the Canadian Army pass an Eagle feather during a sharing circle with American and Canadian military to mark the beginning of Exercise MAPLE RESOLVE at CFB Wainwright on May 9, 2022.

Photo by: Master Sailor Dan Bard, Canadian Forces Combat Camera. Image courtesy of CAF photo.

Exercise MAPLE RESOLVE 22, took place from May 10 – May 22, saw approximately 1,800 members of 2 Canadian Mechanized Brigade Group (2 CMBG), 680 US Army, US Army Reserve, and National Guard soldiers, and 20 US Marines come together for this multinational exercise. Other participants also include 150 members from the British Army and other enablers from the Canadian Army and Royal Canadian Air Force, for a total force of more than 3,200 personnel. “We live in an increasingly dangerous and unpredictable world. As events in Ukraine have shown us, the ability to integrate combined arms remains fundamental to success in battle. Collective training events such as Exercise MAPLE RESOLVE 22 provide the foundational skills necessary to address current and emerging security challenges, and are thus vital to our readiness,” said Gen Wayne Eyre, Chief of the Defence Staff.

Members of the Canadian Armed Forces take a moment to regroup after securing a building during a simulated attack in the Rocky Ford Urban Training Area during Exercise MAPLE RESOLVE in CFB Wainwright, Alberta, on May 15, 2022.

Photo by: S1 Zach Barr. Image courtesy of Canadian Armed Forces photo.



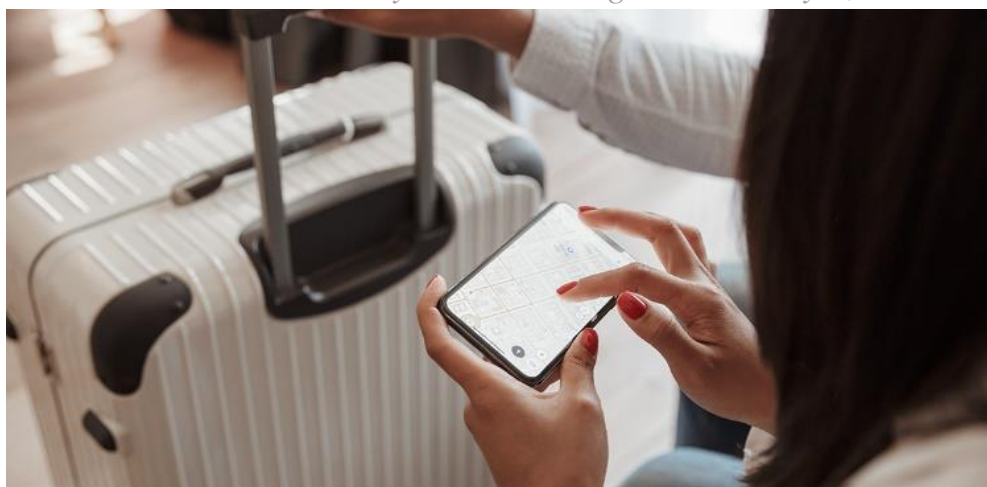
Minister of National Defence, Anita Anand, and Chief of the Defence Staff, General Wayne Eyre, meet with 1st Battalion, The Royal Canadian Regiment personnel at Canadian Forces Base Wainwright Training Area during Exercise MAPLE RESOLVE 22 on 12 May 2022.

Photo by: Corporal Jonathan King, Canadian Forces Support Group (Ottawa/Gatineau) Imaging Services.

Exercise Maple Resolve “provides a unique opportunity to validate combat readiness and to support the Canadian Army’s operational commitments,” according to the Department of National Defence. This exercise is seen as especially significant in light of current world events. “In a world that has grown darker, our military must be prepared to respond to any threat. Exercises like MAPLE RESOLVE ensure that our military is able to fight and win while protecting the security of Canadians and our allies. I sincerely thank all personnel involved for their hard work to prepare for and participate in this exercise, which I was honoured to attend today,” said Anita Anand, Minister of National Defence, who visited soldiers deployed on Exercise Maple Resolve alongside Gen Eyre. The exercise took place at the Canadian Manoeuvre Training Centre at the 3rd Canadian Division Support Base Detachment Wainwright

Airline Baggage Allowances for Military Personnel and Veterans

Mishall Rehman Military Families Magazine May 3, 2019



If you’re planning your first getaway after the COVID-19 pandemic this summer, you may be wondering what your fare will look like with prices on everyday items climbing all around us. The good news is that Canada’s major airlines are still waiving baggage fees for active and retired military

personnel. Airlines including Air Canada, WestJet, and even Porter are all offering discounts for military baggage. Here’s what you can expect when flying on your summer getaway.

Air Canada - According to AirCanada.com, Canadian and US military members benefit from enhanced baggage allowance when they are travelling on any flight operated by Air Canada, Air Canada Rouge, or Air Canada Express. According to the website, “Eligible active and retired members of the Canadian and US military are entitled to up to three pieces of checked baggage, each weighing up to 32 kg (70 lb) each.” When checking in, military members are asked to indicate they are travelling without baggage and then have their fees waived at the airport with the help of an agent. Military members have to present their military identification for the allowance. The allowance does not apply to military members who are travelling on connecting flights with other airlines. See website for details.

WestJet - WestJet also offers military baggage allowance for active and veteran Canadian military personnel for personal or business reasons. Canadian Armed Forces (CAF) members are allowed to travel with up to four bags, only three on WestJet Encore flights. They also do not charge overweight/and or oversized bag fees. However, “baggage exceeding our maximum permitted size or weight will not be accepted as guest baggage and must be shipped via cargo (all applicable fees apply).” Military identification has to be presented to be eligible for the

allowance. Fees are only waived for flights where WestJet is the operator for the entire journey. See website for details.

Porter - Like other major Canadian airlines, Porter also offers baggage allowance. Canadian and US military personnel are eligible for an enhanced baggage allowance. Baggage fees will be waived for up to three pieces of checked baggage per person, as long as the following conditions are met:

- No single piece can exceed 203 cm (80 in) in total dimensions or weigh more than 32 kg (70 lb).
- Military identification must be shown at the airport check-in.
- Military personnel may be active or retired.
- Military personnel may be travelling for business or personal reasons.

Similar to Air Canada, military personnel can have the fee waived once at the airport through the help of a Porter agent. However, Porter specifically notes that the waived fees are not applicable to family or friends traveling on the same reservation. See website for details.

Flair Airlines - Canada's newest discount airline does not have any specific baggage allowance for military members. However, it does offer overall fare discounts. Military members can apply for 25 per cent off base fares through the CF appreciation website. See website for details.

Swoop Airlines - Another Canadian "ultra-low" cost airline, Swoop, also offers exemptions for military baggage. According to Swoop's website, any active or veteran Canadian military personnel are entitled to two checked bags free and one carry-on bag free. Military members or veterans can claim their free bags by getting assistance at the airport and using their military ID. Overweight and oversize fees still apply. Exemptions may be made for those being deployed. The offer does not extend to family members or others traveling on the same itinerary. A complete list of accepted IDs is on the Swoop website.

Vancouver Artillery Association Yearbook Updates

Wednesday Lunches The weekly Vancouver Artillery Association lunch in the Officers' Mess at Bessborough Armoury continues. Have you sent in your survey? Drop in for a casual lunch experience. All ranks welcome. (We'll still set up our Zoom connection for those that can't make it <https://zoom.us/j/6802412956> and the secret passcode is pFPey6)

Point Grey Fort Thank you to the adventurous half dozen and the support of the Museum of Anthropology. The #1 emplacement was swept, the doors to the Gun Stores and Shelter were opened. The bonus for the day was the tour through the tunnels to each of the ammunition storage rooms, including #2 under the museum. Unfortunately, our video attempt appears to have run into technical difficulties. <https://www.vancouvergunners.ca/whats-new/point-grey-battery>

Geoffrey Frank Mott Letter Collection. The Museum has received an excellent collection of letters written by Geoffrey Frank Mott as he served with the Canadian Field Artillery during the First World War. Geoff also included some photographs and postcards from his time overseas. <https://www.vancouvergunners.ca/mott-letters.html>

Display Cabinet The Museum has recently acquired a display cabinet and is trialling a location in the upper classrooms. Currently working on showcasing some artefacts relevant to our coastal artillery history. It needs a fresh coat of paint. Any suggestions?

<https://www.vancouvergunners.ca/whats-new/yearbook-update-20222418023>

The Regimental Museum is now open from 10:00 until 12:00 every Wednesday. Masks are required as is proof of vaccination. Please help keep our soldiers safe and do not attend if you feel the slightest symptom of illness. Our zoom channel will also be open from noon at <https://zoom.us/j/6802412956> and the secret passcode is pFPey6. Remember – Stay healthy and stay safe!

Who (or What) Is It?

Last Week: The **Vickers Type 161** was an unusual 1930s pusher biplane interceptor, designed to attack aircraft from below with a single upward-angle large calibre gun. The aircraft flew well but the concept was abandoned and only one was built. The it was designed in response to Air Ministry specification F.29/27. This called for an interceptor fighter operating as a stable gun platform for the COW 37mm gun produced by the Coventry Ordnance Works (COW) that fired 23oz (0.65 kg) shells. The pilot and gun were housed in a metal monocoque nacelle



mounted to the underside of the upper wing, leaving a gap below. The pilot's cockpit was offset to port with the gun to his right, its breech accessible. The gun was to be mounted at 45 degrees or more above the horizontal, so that the aircraft could fly below the target bomber or airship, and fire upwards into it. During World War II the Luftwaffe used a rather similar approach, named *Schräge Musik*. The specification also called for a top speed well in excess of a typical bomber's cruising speed and a good rate of climb.

This Week: We have sometimes been accused of ignoring the nautical side of history and have asked the prime minister to issue an apology on our behalf regarding this historical injustice. In an attempt to reconcile with our maritime comrades, we have reached into the depths of the World Wide Web to come up with something that will satisfy those needing satisfaction. If you ain't got no satisfaction, well, stay tuned.

We all love pirates, as long as they aren't real and doing things decent chaps shouldn't. Historically, the romantic age of pirates so beloved of cinema and novels lasted quite a short time, from the late 17th to the early 18th century. That was mainly in the Caribbean but was not really an aberration. Pirates have always existed, sometimes reaching such heights of power that they ended up occupying large territories, as happened to Taiwan before it became part of China (or is it?). Indeed, there are probably more pirates at work now than there have been for centuries, and we aren't just speaking of the Horn of Africa, which is fairly pirate-free these days. No current pirates seem to have the support of any legitimate government, and the argument can be made that a privateer is nothing like a pirate. However, legitimate combatants have often emulated piratical symbols, if not their actions, and our photo shows such a case.

Wednesday Digital Video Lunch

No need to worry about COVID-19 when you go digital. Pop into our video lunch **at noon** on Wednesdays and say hi. All you need is a laptop, tablet or smartphone. These sessions are being hosted by the Vancouver Artillery Association and are **open to all – especially those who attended our Wednesday lunches.**

Join us to check up on your old lunch buddies. **Zoom lunch meetings will continue for those unable to attend the Mess for lunch.**

<https://zoom.us/j/6802412956> and the secret passcode is pFPey6



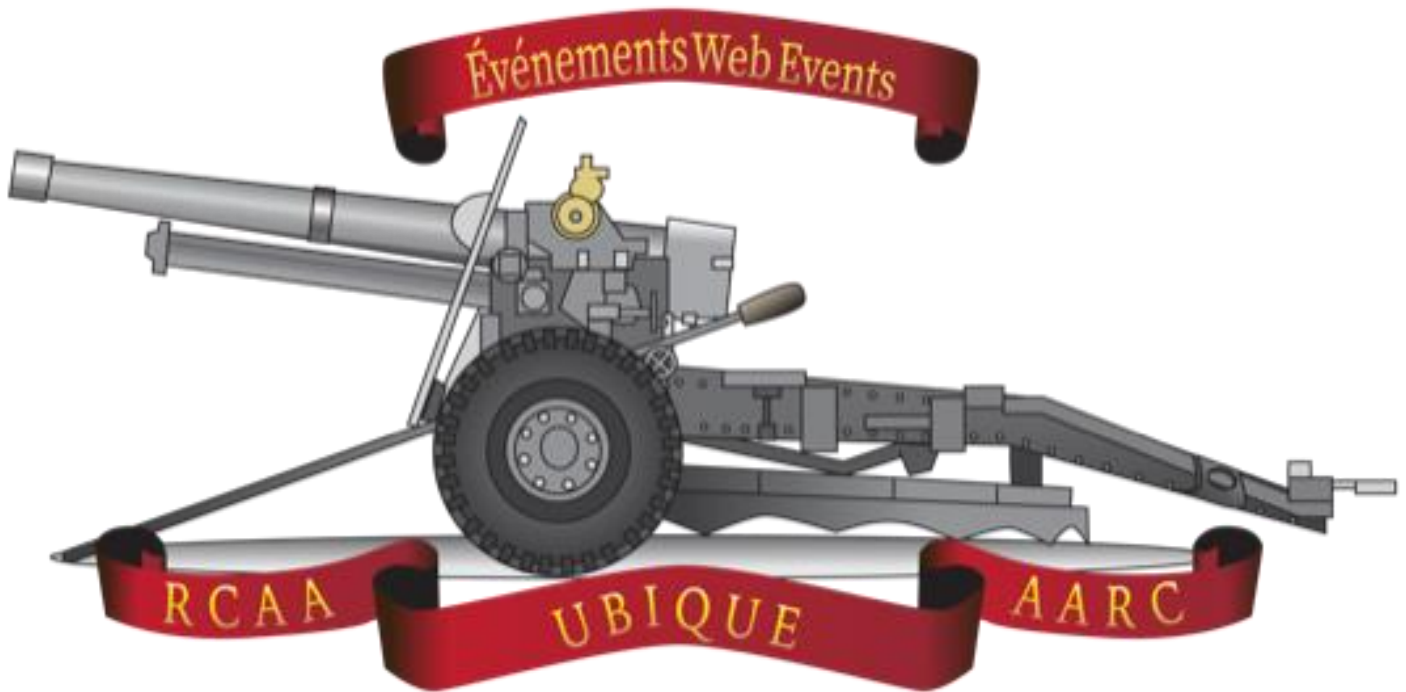
Zoom is the leader in modern enterprise video communications, with an easy, reliable cloud platform for video and audio conferencing, chat, and webinars across mobile, desktop, and room systems. Zoom Rooms is the original software-based conference room solution used around the world in board, conference, huddle, and training rooms, as well as executive offices and classrooms. Founded in 2011, Zoom helps businesses and organizations bring their

teams together in a frictionless environment to get more done. Zoom is a publicly traded company headquartered in San Jose, CA.

Invite 2 friends! We have room for 100! See you on Wednesdays at noon. Bring your own lunch and beverage of choice.

RCAA Web Event – 23 June 2022

Experiences of Battery Command in Combat Afghanistan 2006



The **RCA Association** is pleased to invite you to register for our next Web event to be held on **23 June 2022 at 7pm ET.**

Experiences of Battery Command in Combat Afghanistan 2006

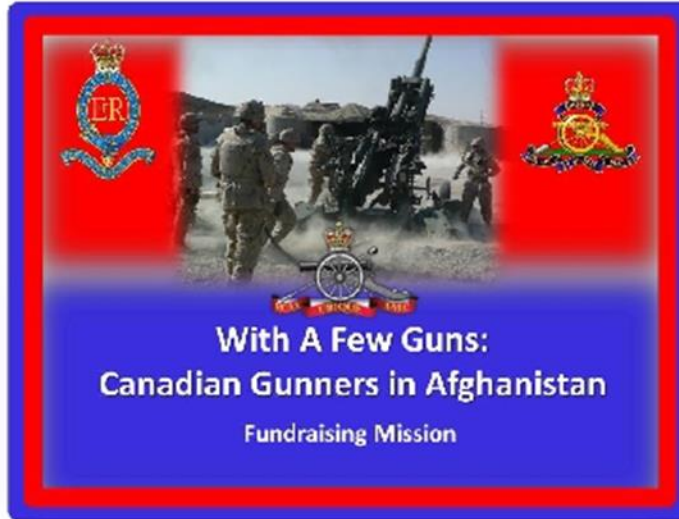
Our guest, **Lieutenant-Colonel (Ret'd) Stephen Gallagher, MMM CD** will focus on his experiences as a Battery Commander in Afghanistan covering the challenges and successes of Artillery in combat for the first time since Korea.

Register Now at:-

<https://rcaa.member365.com/public/login/event/5394ce7d3d19f5f89f77af622739d338bc8b1009?do=signup>

With a Few Guns

“With a Few Guns” Calling For Support! Donate Now!



With a Few Guns will be an accounting of the contribution Canadian Gunners made to operations in Afghanistan from initial deployment in 2002 until withdrawal in March 2014. The book will not be an “official history” but will tell the story of the approximately 3,000 Gunners who served in Afghanistan, Regular Force and Reserves, in any and all positions, in any and all functions, as well as the stories of commanders and supported arms, and Gunner families.

We have three accomplished and exceptional authors:

Lieutenant-Colonel (Retired) Brian Reid

Colonel (Retired) Wolf Riedel

Mr. Mark Zuehlke

We are launching this fundraising initiative to cover expenses and get the book published, while keeping the price affordable. *With a Few Guns* is being written with the backing of the RCA Association, and all donations will be eligible for a tax receipt. Any monies donated in excess of what is needed will remain with the RCAA for support to the causes as espoused by the RCAA.

Our MISSION is to raise \$75,000 (+)

Questions may be directed to: WithAFewGuns@gmail.com

To Donate:

Go to: <https://rca-arc.org/>

Scroll down to: **Donate**

Go to : The Royal Canadian Artillery Association

Then donate to: RCAA Donation "With a Few Guns"

Commemoration Cyprus 2024



Commemoration Chypre 2024



Commemoration Cyprus 2024



Mission

...commémorer la contribution du Canada à la mission de l'ONU à Chypre à l'occasion du 50e anniversaire de la guerre de 1974.
...commemorate Canada's contribution to the UN mission in Cyprus on the 50th anniversary of the 1974 war.



WHAT - Cyprus 2024 Pilgrimage.

GOAL - to capture the history and stories from those who served in Cyprus with emphasis on the actions that took place during the 1974 war, **A FORGOTTEN WAR.**

WHEN - November 2024.

WHO - All Cyprus and Canadian Airborne Regiment Veterans and family members.

WHERE - Nicosia Cyprus, lodged at the Hilton Hotel.

COST - Pay as you go trip with individual costs in the \$5000 to 6000 range. Costs covered will include airfare, hotel with breakfast and expenses such as transportation.

TRAVEL - Will be arranged by professional travel agents, with pre and post tour travel options available.

PROGRAM - Seven days: three days of battlefield tours, three days of excursions, and one day of Remembrance.

FURTHER INFORMATION AND UPDATES ARE AVAILABLE BY JOINING THE CYPRUS 2024 FACEBOOK GROUP [Cyprus2024 | Facebook](#)

QUOI - Pèlerinage à Chypre 2024.

OBJECTIF - capturer l'histoire et les récits de ceux qui ont servi à Chypre en mettant l'accent sur les actions qui ont eu lieu là pendant la guerre de 1974, **UNE GUERRE OUBLIÉE.**

QUAND - Novembre 2024.

QUI - Tous les vétérans de Chypre, du Régiment aéroporté canadien et les membres de leurs familles.

OÙ - Nicosie Chypre, logés à l'hôtel Hilton.

COÛT - Voyage à la carte avec des coûts individuels inclus, environ \$5000 et 6000. Les coûts comprendront le billet d'avion, l'hôtel avec petit-déjeuner et les dépenses telles que le transport.

VOYAGE - Sera organisé par des agents de voyage professionnels, avec options de voyage avant et après la réunion.

PROGRAMME - Sept jours: trois jours de visites du champ de bataille, trois jours d'excursions et une journée du Souvenir.

PLUS D'INFORMATIONS ET MISES À JOUR SONT DISPONIBLES EN REJOIGNANT LE GROUPE FACEBOOK CYPRUS 2024 [Cyprus2024 | Facebook](#)



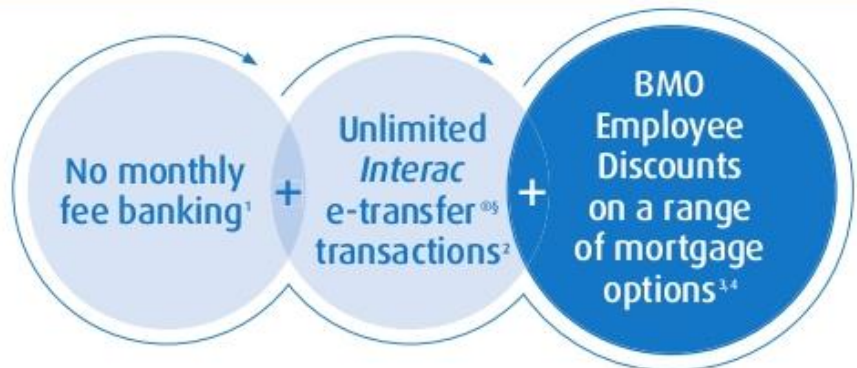
Bank of Montreal

The official bank of the Defence Community

Our strategy is simple –
Do more for you.



BMO is proud to be the official bank of the **Canadian Defence Community**, and to provide exclusive offers to you.



Mortgages

- BMO employee discounts on a wide range of mortgage options^{3,4}
- Flexibility to move or break your mortgage through the Integrated Relocation Program⁵
- 130-day mortgage rate guarantee – the longest of any major bank in Canada⁶



Bank Accounts

- Save money with a Performance Plan chequing account with no monthly fees¹
- Unlimited *Interac* e-transfer⁰⁵ transactions²
- OnGuard⁰⁸ Identity Theft Protection Service at no charge^{7,8}
- Keep the same accounts no matter how many times you relocate
- Access to CreditView⁰⁹ – the free, instant way to get your credit score⁹



Lines of Credit

- BMO employee discounts on unsecured and secured personal lines of credit³
- Student line of credit with preferential pricing and flexibility¹⁰

Credit Cards



- Choose the BMO Support Our Troops CashBack⁰¹¹ or AIR MILES⁰¹² MasterCard⁰¹³
- No annual fee¹¹
- Support Canadian Forces Morale and Welfare Services with every purchase you make
- Visit bmo.com/sot to find out about the welcome offers

Frequently Asked Questions

What is the Canadian Defence Community Banking (CDCB) Program?

BMO and Canadian Forces Morale and Welfare Services have teamed up to offer the CDCB Program to eligible members of the defence community and their families.

Who is eligible for the CDCB Program?

Program benefits are exclusive to regular force personnel, reserves, recruits, military families, Veterans and retirees, as well as Department of National Defence (DND) and Staff of the Non-Public Funds civilian personnel, the RCMP and the Canadian Coast Guard.

Can BMO help me if I am relocated or deployed?

One way BMO can help is by covering your prepayment charges when you are relocated or deployed through the Integrated Relocation Program, and have to move or break your mortgage.

How does Canadian Forces Morale and Welfare Services (CFMWS) get funded by the BMO Support Our Troops MasterCard[®] program?

BMO pays royalties to CFMWS each quarter. CFMWS uses the royalties to fund the Support Our Troops National Summer Camp Programs and more.

How can I get help with home financing?

Visit a branch, find a Mortgage Specialist at mortgagelocator.bmo.com or call 1-866-548-7490 or collect from overseas at 514-877-7738 to get help with home financing.

How much can I save in bank fees with the CDCB Performance Plan Chequing Account?

You can save \$191 each year in monthly plan fee, \$120 each year with 5 non-BMO ATM withdrawals included each month, and \$155 each year in Identity Theft Protection at no charge.¹²

How can I contact BMO to learn more about the CDCB Program?

- Visit any BMO branch
- Call 1-866-548-7490
- International customers can call collect at 514-877-7738
- Find us on Social Media

Visit us in branch or at bmo.com/cdcb to learn more.



Scan the QR code to get more information.



¹The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. ²The monthly Plan fee may still apply. Other transaction fees may apply if you have a Bank Plan that does not include unlimited everyday banking transactions. A cancellation fee may still apply when you cancel the transaction. ³Interac e-transfer[®] transactions are subject to maximum transfer dollar amounts. ⁴Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. ⁵Some conditions may apply. These special offers are not available for the 5-year or 10-year BMO Smart Fixed Mortgage or a Homeowner ReadLine. To qualify for the CDCB special rates on 5-year fixed and 5-year variable rate mortgage, you must have a Canadian Dollar Primary Chequing Account (Chequing Account) with a CDCB Performance or Premium Plan, and set up the Chequing Account as the funding account for the BMO Mortgage, and have one (1) recurring direct deposit into the Chequing Account. ⁶Some conditions may apply. ⁷We guarantee your interest rate for the selected fixed rate mortgage type and term for up to 130 days from the rate guarantee start date. If the mortgage is not funded within the 130-day period, the interest rate guarantee expires. Applicable to residential mortgages only and subject to Bank of Montreal standard lending criteria for residential properties. Longest rate guarantee of any major bank as of November 18, 2020. ⁸Plan, transaction, service and product fees may still apply. You're eligible for OnGuard[™] if you are a BMO customer who has a lead account⁹ with one of the following Bank Plans: Performance Plan, Premium Plan, Platinum Plan or Employee Plan. In addition, to qualify for OnGuard, you must be a Canadian resident who has reached the age of majority for your province or territory, and you must be registered for BMO Online Banking and/or Mobile Banking and you must have a valid email address on your BMO profile and your lead account must be in good standing. Customers with an eligible Bank Plan with the Kids or Teens discounted banking program do not qualify for OnGuard. All accountholders of a lead account with an eligible Bank Plan qualify for OnGuard[™] provided they meet the above eligibility requirements. If you switch your lead account to an ineligible Bank Plan, then you will no longer qualify for the OnGuard[™] service. ¹⁰The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees. ¹¹OnGuard[™] retail value is \$155.88 annually (charged at \$12.99 per month). ¹²OnGuard[™] is provided by Sigma Loyalty Group and Intersections Inc. Sigma Loyalty Group and Intersections Inc. Terms and conditions can be found at www.bmo.com/onguard/516conditions. ¹³CreditView[™] is a service provided to you by TransUnion. Using this service does not impact your credit score. This service is being made available to you as a customer of BMO ("Bank of Montreal") at no additional charge. ¹⁴You must be a Canadian citizen or landed immigrant enrolled in a Canadian or non-Canadian post-secondary school or university. Co-signer may be required. Subject to credit availability and verification of identity. ¹⁵Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfers, cash-like transactions and Mastercard cheques. Visit your branch, call the Customer Contact Centre at 1-800-263-2263, or visit bmo.com/rates-fees for current rates and fees. ¹⁶The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included in the Performance Plan. Some non-BMO ATMs may charge you a convenience fee. The convenience fee is not a BMO fee and is added to the total amount of your withdrawal. You are responsible for the convenience fee that may be applied to your transaction.

¹⁷Registered trade-mark of Bank of Montreal. ¹⁸Interac e-Transfer is a registered trademark of Interac Inc. ¹⁹OnGuard is a service of Sigma Loyalty Group. OnGuard[™] is a trademark of Sigma Loyalty Group Inc. Identity Guard[™] is a registered trademark of Intersections Inc. ²⁰CreditView is a trademark of TransUnion LLC. ²¹MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.

