BMO's **Code of Conduct**.

BMO Financial Group

We're here to help.™

Message from the Chairman

BMO has a long tradition of commitment to high ethical standards, grounded in our values of integrity, empathy, diversity and responsibility.

Everyone who works at BMO is expected to the follow the Code of Conduct, including your Board of Directors. As your directors, we strongly believe in the relationship between having a strong ethical culture and meeting our corporate objectives.

Our reputation depends on how we behave with all stakeholders. Whether acting in our capacity as BMO representatives or as individual citizens, our actions reveal who we are, what we believe and what we stand for.

Living up to our values is much more than just following the law and our policies. It is making sure we always do the right thing. That is what stakeholders expect of us and what we expect of ourselves. Always.

People choose to do business with BMO because we have earned their trust. To maintain this trust takes discipline and courage. We all encounter situations where the right choice isn't obvious. While no document can cover every scenario, the Code of Conduct sets out the principles that should guide us to do the right thing. It tells us how to raise a concern when something is not right. If you do, we will protect you from retaliation.

The Code of Conduct reflects our shared commitment to deliver great experiences while keeping true to our core values. We and our shareholders expect nothing less of all of us.

On behalf of your Board of Directors, thank you for support and commitment.

J. Robert S. Prichard
Chairman of the Board
BMO Financial Group

Message from the Chief Executive Officer

In these pages you will find BMO's Code of Conduct (Code) – the principles that guide our decisions, actions and the way we work at BMO.

The Code sets out our non-negotiable expectations of behaviour for everyone who works for, and with, BMO. More than a set of rules – it is our guide for ethical and responsible decision-making.

BMO's reputation rests on the individual decisions we each make every day. From time to time, everyone faces a decision where the right choice is not the easy choice. This is why the Code makes clear what we are required and expected to do; and also that we all share an obligation to be alert to, and report, any conduct we witness that contradicts our Code. In particular, the Code includes resources that show you how to report activity, along with firm protections against any and all forms of retaliation.

Speak up when something does not seem right. Ask questions if you are unsure. And in making the right decision, you can count on unwavering support of the entire organization.

The business we're in is based on trust. Following our Code and doing what's right is the foundation of everything we do. Customers can have confidence that when they bank with us, they are working with individuals who hold themselves to both the letter and the spirit of the law, people who will protect their privacy and security, and avoid conflicts of interest. By living up to our values and following the Code, we create an environment that is the foundation for a great customer experience.

Please make the time to read and understand BMO's Code of Conduct, and use it to guide your actions and decisions. Thank you for doing your part to live up to the high ethical standard that defines us as a bank.

Darryl White
Chief Executive Officer
BMO Financial Group

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Doing What's Right

BMO's success and reputation are built on the trust we've earned from the people we work with and the customers we serve. Our reputation is our greatest asset. It is maintained by everyone associated with BMO Financial Group. We are sensitive to the impact our business decisions have on our stakeholders and the communities where we do business, and we are committed to doing the right thing – always. This commitment to corporate citizenship and long-term sustainability is part of who we are, and it is as important to our brand as the products and services we offer.

BMO's Code of Conduct applies to BMO's Board of Directors, to the directors of the boards of BMO's subsidiaries and to all employees of BMO Financial Group.

The approach outlined in this Code of Conduct is not something we aspire to: it is the performance standard we commit to every day. It is our enduring ethical guide – and its principles are not negotiable.

The Code of Conduct, Our Values and Being BMO

The Code of Conduct and our Values are the foundation of Being BMO. Together they define how we do our work and what's expected of us.

Our Values

Integrity
Do what's right

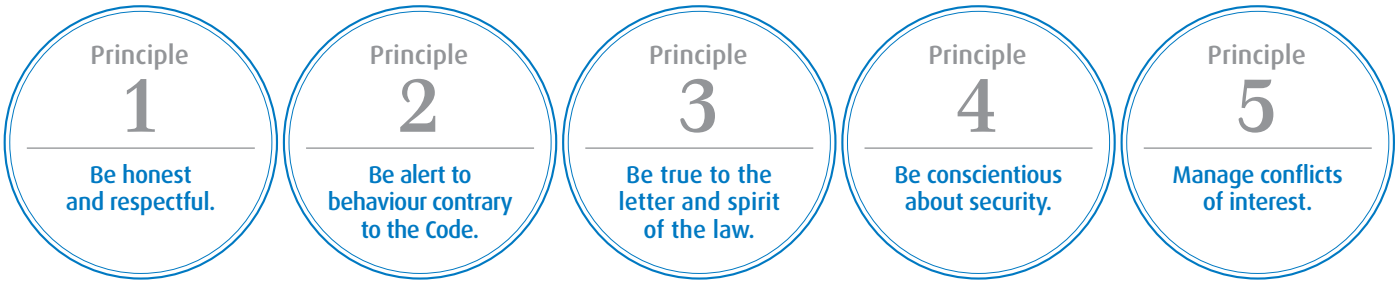
Empathy
Put others first

Diversity
Learn from difference

Responsibility
Make tomorrow better

Our Code of Conduct has five principles:

(full version begins on page 4)



Who has to follow the Code of Conduct?

We all do. Our Code of Conduct (Code) applies to all directors and employees of BMO Financial Group and its direct and indirect subsidiaries around the world (BMO).

If you're not sure, ask!

Read and understand the Code, as well as the Corporate Policies, Corporate Standards, Operating Procedures and subsidiary policies that support it, as they apply to your position. Together, they help us do our jobs effectively and ethically.

If you have any questions or concerns about a legal, ethical or reputational situation, consult your manager, the Ethics Office or any of the people or departments listed as Contacts on the Code of Conduct website.

The Code takes precedence

All BMO policies, standards and procedures must be consistent with the Code. If they are not, the Code takes precedence.

Not following the Code has serious consequences

Violating the Code damages our reputation, exposes our business to serious risks, and can lead to legal action. Each one of us will be held accountable if we participate in any violation of the Code. Anyone who violates the Code will face corrective measures up to and including termination of employment and legal action. These consequences also apply to anyone who:

- retaliates against someone who reports a concern under the Code.
- fails to cooperate with an investigation under the Code.

All of us must report actual and suspected breaches of the Code

We must speak up about actual and suspected breaches of the Code by reporting them to management or the department responsible for the matter. Principle 2 in this document and the Speak up! job aid explain how to report concerns.

We will not tolerate retaliation

BMO's culture is open – this means we are fair, transparent, and accountable. People must be able to voice concerns without fear. We will not tolerate retaliation against anyone who reports a concern or participates in an investigation. Retaliation violates the Code and it is also against the law in some of the jurisdictions in which we operate.

Principle

1

Be honest and respectful

Maintain integrity, empathy and responsibility in all our decisions and actions.

Our values guide us to do what's right. They ensure we act with integrity with all of BMO's customers, employees, suppliers and competitors, as well as any other third party or business partner.

We must uphold high standards for how we operate

We must all consider the environmental and social impacts of our decisions. It's an essential part of upholding our commitment to corporate responsibility.

We must be inclusive. Welcome and support individuals from diverse backgrounds, perspectives and communities

All of our behaviour, communications and interactions with our colleagues in the workplace must be respectful, professional and in accordance with the Code. Workplace relationships must be kept free of discrimination and harassment. We must ensure all employees are valued, respected and heard.

Words and actions matter

Whether we act on behalf of BMO or as individuals outside the workplace, our words and actions matter. Having integrity and doing what's right is at the core of everything we do.

Following our Doing What's Right Decision Making Model helps guide our decisions to ensure we adhere to BMO's values, our Code of Conduct, BMO policies and the law. It helps us: Consider the Law, Consider BMO and Consider Ourselves.

Be alert to possible violations of laws, regulations or the Code. Report concerns immediately to the appropriate people or department.

Maintain our high ethical standards

If you learn of anything that may conflict with the Code, or with any laws, rules, regulations, or BMO policies or procedures, speak up and be candid. You do not have to be 100% certain of an issue before speaking up.

Disclose

You have the right to disclose any information that is protected under whistleblower laws. You do not need to provide notice to, or get consent from BMO when you are reporting possible violations of laws or regulations or responding to inquiries from, or testifying before, any governmental agency or self-regulating authority.

Speak up!

To raise a concern, consult your manager or the department listed on the Code of Conduct website. Here are some resources that can help employees with concerns related to the Code:

- the Ethics Office
- the Anti-Corruption Office (ACO)
- Employee Relations (ER)
- Investigative & Security Services (I&SS)
- the Privacy Office
- BMO's Office of the Ombudsman (Ombudsman)

If you want to anonymously report a possible violation, or you are not satisfied after raising a concern under the Code, report it to the Ombudsman through BMO's external Speak Up! service*.

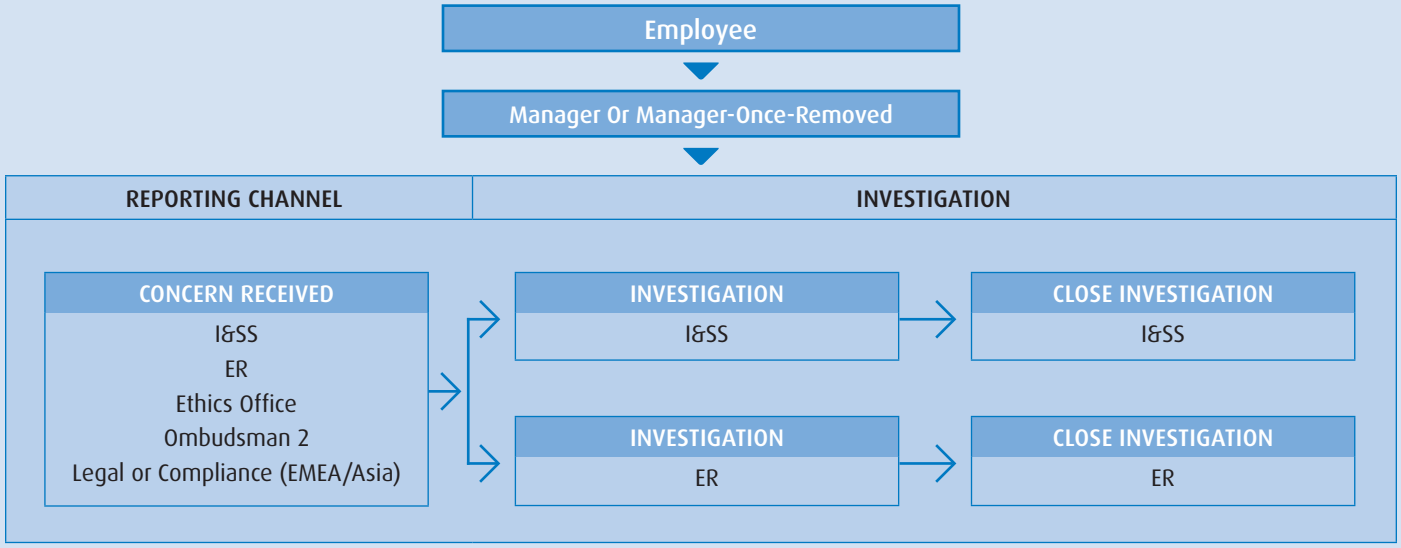
Report concerns about accounting, internal controls over financial reporting, or auditing matters to BMO's Ombudsman through BMO's external Speak Up! service*.

Never retaliate against anyone who raises a concern related to the Code. Take concerns you receive seriously. Never make anyone feel they were wrong to raise a concern. If you feel you have been retaliated against for raising a concern, report it through BMO's external Speak Up! service*.

Managers have a responsibility to make sure their team members feel safe raising a concern. And, we must take action to ensure that there is no retaliation against those who do speak up.

*BMO's external Speak Up! service provider is ClearView Connects™

Raising a concern is always the right thing to do.



For Employees	For Managers
I've decided to raise my concern. How should I prepare? · No formal preparation is required - just be ready to report what concerns you have and your reasons why. · It is **not** your role to investigate or confirm the suspected breach. · There is no "wrong" way of reporting a concern; what matters is that you speak up.	**An employee has raised a concern, what do I do next?** · Refer the matter to one of the Reporting Channels · Advise the employee that their concerns are being reviewed by the appropriate areas · Inform the employee that they may be contacted for additional information · Explain that due to privacy and confidentiality reasons, they may not be updated about the outcome, but actions will be taken in cases where there was a violation
I have raised my concern. What happens next? The concern you raised will need to be assessed and validated. All of the facts and evidence will be gathered and the appropriate groups will work together to carry out an investigation if required. If an investigation is warranted, I&SS or Employee Relations will engage groups with expertise in the matter.	**How do I ensure the employee feels as if their concerns have been heard?** · Reassure the employee that reporting a concern is **always** the right thing to do · Help the employee feel at ease · Don't interrupt or talk over the employee · Don't assume that you know what the concern is about · Be empathetic · Do not pass judgement or make inappropriate comments

Case study

I overheard a comment in the lunchroom, where an individual on my team was making harsh remarks about another employee's visible disability. Even though the employee wasn't present at the moment, the remarks and the behaviour were offensive and I was uncomfortable. I don't know how to escalate.

Discrimination is a violation of BMO's Code of Conduct. When you hear others using this kind of harmful speech, Speak Up! to let them know it's not okay. Every one of us must take the time to consider how learning from difference benefits us, our teams, and our company. Our Code of Conduct is built upon our values – integrity, empathy, diversity and responsibility. Being BMO guides us as we live our brand. Together they underpin everything we do at work – informing how we work together, treat our customers, and serve our communities.

Did you know?

You can communicate directly and anonymously with the Ombudsman's Office anytime, through BMO's external Speak Up! service*.

If you submit a report through BMO's external Speak Up! service* you will receive a system-generated login ID and password. This allows you to access your report, review the status, add comments, ask the Ombudsman questions or even attach documents. Make sure to check the status of your report regularly because the Ombudsman may ask you follow-up questions and inform you about how they're addressing your report.

*BMO's external Speak Up! service provider is ClearView Connects™

Always follow both the letter and the spirit of the law.

If following the Code causes you to violate local law, follow local law. However, if a conflict arises between local custom and the Code, follow the Code. If your business unit or location has policies that are more restrictive than the Code, follow the more restrictive policies.

Anti-corruption and anti-bribery requirements

- Do not accept or offer bribes or payoffs and do not engage in other corrupt practices.
- Follow the anti-bribery and anti-corruption principles as outlined in BMO's Criminal Risk Corporate Standard.
- Promptly report any suspected corrupt activities to the Anti-Corruption Office.
- Ensure suppliers are aware of, understand and respect the principles of BMO's Supplier Code of Conduct.

Anti-money laundering (AML) and anti-terrorist financing requirements

- Comply with regulatory and AML Program requirements on anti-money laundering, anti-terrorist financing and sanctions measures.
- Collect all required customer information.
- Do not provide financial services or advice contrary to law and AML Program requirements, and do not help customers evade these requirements.
- Report unusual activities as described in BMO's Anti-Money Laundering, Anti-Terrorist Financing and Sanctions Measures Program. Customers must not be told that their activities are being reported.

BMO policies

- Understand and comply with Corporate Policies, Corporate Standards, subsidiary policies and Operating Procedures or Directives.

Customers

- Collect all of the required information to know your customer.
- Understand our products and services and the rules that apply, including obtaining appropriate customer consent, when you sell them.
- Consider only the interests of our customers and provide them with the information needed to make financial decisions that are right for them.

Government and legal requirements

- Meet all of our legal and regulatory obligations.
- Comply with governmental and industry standards in each jurisdiction BMO operates.
- Do not engage in financial crime or misappropriation – including embezzlement, kiting, float creation, forgery, tax evasion or other improper use of funds, property or other assets. Do not help others do these things.

Investigations, audits and examinations

- Refer requests for information from investigators, regulators and auditors to the right people. Use the directory on the Code of Conduct website if the request doesn't identify a specific person.
- Cooperate fully with investigations, audits, examinations and reviews by BMO, governments, regulators and law enforcement agencies.
- Do not frustrate, circumvent inquiries or make false or misleading statements.
- Comply with any notice to preserve records – that is, written requests with instructions to keep records that may be needed for an investigation or legal action.
- Do not retaliate (or threaten to retaliate) against anyone cooperating with, or giving information to, investigations, audits, examinations or reviews, or allow anyone else to do so.

Marketplace competition

- Follow marketplace competition laws, and marketing and advertising practices.
- Do not send electronic solicitation messages to customers without their consent.
- Do not use tied selling practices, deceptive telemarketing or other improper marketing practices.
- Never take unfair advantage of anyone through manipulation, concealment, misuse of privileged information, misrepresentation of material facts or any other unfair dealing practice.
- Do not use confidential information improperly.
- Ensure content, products, services, processes, systems and technologies do not violate the intellectual property rights (patents, copyrights, trademarks, trade secrets) of others.
- Do not attempt to lessen competition under any circumstance. Speak up! if approached to do so.

Personal trading in securities

- Do not engage in trading activities that abuse or undermine the integrity of the capital markets.
- Do not use inside information or share it with others. Do not trade securities (including BMO securities) based on material, non public information - that is, information which could have a significant effect on the market price or value of a security. These actions violate securities regulations, as well as our Code.
- Do not spread rumours to manipulate a security price. Do not engage in market timing of securities and mutual funds.
- Comply with BMO's internal trading policies that apply to you.

Political Participation

- Comply with legal, regulatory, and internal requirements for political participation, including use of corporate funds to support political candidates, campaigns, committees, or other political groups on behalf of BMO. Certain employees may be subject to additional limitations on personal political contributions.

Did you know?

In the U.S., use of company resources (such as email, letterhead, and phones) or facilities for a political purpose may constitute an in-kind political contribution and could violate campaign finance laws.

Principle

4

Be conscientious about security

Keep non-public information confidential – including non-public information about BMO's customers, suppliers and employees. Protect BMO's systems and other assets from improper access and use.

Protect confidential information

Protect the confidential information of BMO's customers, suppliers, and fellow employees (past, present and prospective). Confidential information means all information that isn't public. Comply with all laws that concern collecting, using, disclosing, keeping, disposing of and allowing access to confidential information.

BMO may monitor personal banking, investment and loan accounts, systems and applications that store and transmit information (servers, networks, email, etc.), as well as personal mobile devices approved for business, to identify inappropriate behaviour or activity.

Meet these requirements

Protect personal information

Obey all privacy laws and BMO policies on customer and employee personal information.

Protect confidential commercial information

Appropriately manage information that is protected by contractual terms and confidentiality or non-disclosure agreements.

Using and disclosing customer and employee information

Use and disclose this information only for the specific purpose for which it was collected. Always get consent before using or disclosing an individual's information unless BMO already has an individual's consent or unless otherwise permitted by law.

Accessing customer and employee information

Access customer and employee information in BMO systems or other media only for legitimate business purposes. Keep customer and employee information strictly confidential and use or disclose it only under the terms of BMO's policies and procedures.

Disclosing BMO information

Do not disclose non public information to anyone except under the terms of BMO's Disclosure Corporate Policy. Only authorized spokespersons may disclose material information about BMO. Ask authorized spokespersons to respond to any inquiries you receive, including those from the investment community or media.

Authorized spokespersons must ensure that every public disclosure is full, factual, accurate, understandable, timely, objective, relevant, broadly disseminated and consistent with BMO's Disclosure Corporate Policy, as well as any legal requirements.

Reporting material BMO information

Communicate all developments, facts or changes you are aware of that could reasonably be material to public disclosures of BMO information by following the escalation processes detailed in BMO's Disclosure Corporate Policy.

Ensuring information security

Be alert to external security threats to BMO information and information entrusted to us. Don't put this information at risk. Maintain information security in our workplace and when working off-site. When using the web, browse safely to protect yourself and BMO against criminals seeking to breach our security. Use email encryption to keep confidential and highly sensitive information secure (i.e., add [PROTECT] to the subject line) and retain and dispose of information in the correct manner. Report suspicious e-mail to BMO's IsItSafe service.

Managing information

Comply with our policies and procedures to ensure the accuracy, completeness and proper maintenance of records, data and information BMO owns, creates, collects, uses and manages, in all types of media. You must:

- Know how long to keep records, especially those for any pending, threatened or foreseeable investigation, audit, regulatory examination or legal proceeding.
- Remember that others may review any record you create, including email messages.

Protect and respect BMO property

Protect & respect BMO's intellectual property rights (patents, copyright, trademarks and trade secrets) which encompass everything you are hired to do and everything you create using BMO data, BMO confidential information, or BMO resources.

Use BMO property (such as telephones, voicemail, faxes, computer networks, email and instant and text messaging) only for legitimate business purposes. Keep the nature and extent of any personal use of such property reasonable and consistent with BMO policies, including the Code. Do not install unauthorized software or storage devices on BMO-owned computers and devices.

Do not use BMO property to transmit, view, generate, print, retrieve, download or store communications that are discriminatory, defamatory, obscene, damaging (such as computer viruses), threatening or harassing. Do not use or distribute material that is inappropriate in a business environment (such as sexually oriented literature or chain letters).

Protect BMO systems and other assets, as well as those of BMO's suppliers against improper use.

Did you know?

A privacy incident involves improper or unauthorized collection, use, disclosure, retention and/or disposal of personal information. We must do the right thing by our customers. Immediately report a privacy incident to the Privacy Office.

Case studies

One of your clients, someone you now consider a friend, is very well-connected and introduces you to several new prospects. Many have become clients. To express how much you appreciate the gesture, you buy your client/friend and her family concert tickets and a weekend stay at a hotel near the theatre. Over time, your friend continues to refer contacts to you and the clients flood in. She mentions that her son wants to get into banking. You consider offering him an internship but take no immediate action. Eventually, referrals from this friend start to wane. You consider what else you could do to encourage her.

Business interactions that seem innocent at first can carry hidden risks. These risks may grow into bribery and corruption problems which could hurt the bank and your own personal reputation. Consider what actions might violate the Code:

- Your friend/client introduces you to new prospects?
- You buy your friend/client expensive gifts?
- You offer your friend/client's son an internship?

Need advice? See our Doing What's Right Decision Making Model. Still need help? Speak up and ask questions – Contact the Anti-Corruption Office

I had a personal emergency and could not go into the office today. My colleagues were concerned about our joint project's looming deadline. They left me a message at home asking me for my workstation password so they could access a report I was working on. I trust my colleagues and we are good friends, however I don't feel comfortable sharing my password. How do I decline this request without offending anyone?

You should never share your password under any circumstances. Access to your report will have to wait until you are able to provide it to your colleagues. Instead of worrying about offending the people you work with, make it an opportunity to do the right thing and prepare for a future occurrence. Here is a way your team could work to ensure this is the last time anyone asks a colleague for their password. SharePoint is a web-based collaboration and document management platform that allows teams to share information while restricting access to the site to a defined group of people.

Control of access to systems and information is important to the preservation of confidentiality, integrity and availably of those resources. We must protect BMO systems and other assets against improper use and respect BMO property. See Password Tips for creating strong passwords and Information Security Manual for ID and Password Use.

Principle

5

Manage conflicts of interest

Ensure personal and business affairs do not conflict – or appear to conflict – with BMO's interests or the interests of BMO's current or prospective customers, counterparties and suppliers.

A potential conflict of interest may exist:

- when your personal interests impair – or appear to impair – your judgment, loyalty, objectivity or impartiality in dealing with BMO or with current or prospective clients, customers, counterparties or suppliers.
- where BMO's interests may be materially opposed to the interests of its clients, customers, counterparties or suppliers.

Be aware of potential conflicts and use good judgment to avoid them

Employees must follow BMO policies to disclose clearly and promptly, matters that could pose a potential, perceived or actual conflict of interest.

Gifts, entertainment, other benefits and payments – do not offer, give or receive gifts, entertainment, improper payments or other benefits intended to improperly influence a business decision, gain unfair competitive advantage, obtain business or compromise (or appear to compromise) the recipient's or donor's judgment or honest performance of their duties. Do not directly or indirectly promise, approve, or offer anything of value to a public official or use an intermediary on your behalf without first seeking approval from the Anti-Corruption Office. If you have a question or a concern, review the Criminal Risk Corporate Standard, get advice from a manager or consult the Anti-Corruption Office.

Misuse of position – do not use your position or connection with BMO to benefit yourself or people with whom you have a relationship, such as family members, business associates or colleagues. Do not use your employee banking privileges as a benefit for others or for personal profit; use them only for the purposes intended (e.g. using the preferred exchange rate when you are travelling is acceptable, while using the preferred exchange rate to trade currency on financial markets is not). Do not use your position to harm our customers' interests. Do not use access to BMO information or other assets to personally benefit yourself or people to whom you are connected.

Outside activities – obtain approval before engaging in an activity outside of BMO, to ensure any potential, perceived or actual conflicts with BMO's interests are promptly identified and managed. The Managing Conflicts of Interest Operating Directive provides detailed guidance. Managers are responsible for reviewing and making a decision on all outside activities. Follow all laws, regulations, and internal procedures. Do not use company resources or BMO premises

to engage in personal activities. Be clear any outside activity is personal and that BMO is not associated with it. Don't make statements that might discredit BMO or our competitors.

Some examples of outside activities include:

- **Volunteering** – BMO and its employees enjoy a long, honourable tradition of volunteering. Activities include roles in religious, educational, cultural, social, charitable or other non profit entities (for example, a board director or treasurer of a non-profit entity that banks with BMO).
- **Employment in addition to BMO**
- **Political Participation** – including running for public office, supporting a candidate who is running for office, or actively advocating for a cause.
- **Outside business interests** – including director roles at a for-profit, non-BMO company, or ownership interests in a for-profit business entity.
- **Public expression of personal views** – this is especially important for employees who have a public profile as spokespersons for BMO.
- **Serving as a trustee or an executor, or in a similar role, for a current or former customer and non-family member**
- **Written, published material and social media** – including writing books, articles for publication, running a personal website or blog, or sharing information on social media.

For additional examples see the Managing Conflicts of Interest Operating Directive.

Did you know?

An actual, potential or perceived conflict of interest can occur in our personal lives just as easily as it can happen on the job. Participating in activities outside of work, such as a volunteer position, chairing a board, or owning a business could pose unintended conflicts of interest with the work we do at BMO.

To do our part to avoid potential conflicts of interest, as employees we're required to disclose and seek manager approval of our outside activities in the Managing Conflicts of Interest (MCOI) Online Tool.

Doing what's right

We must strive to maintain integrity, empathy and responsibility in all our decisions and actions.

This model helps guide our decisions to ensure we adhere to BMO's values, our Code of Conduct, BMO policies, and the law.

Not Sure? Admit when you don't have the answers. If you're not sure, ask! Management is usually our first step to gain clarity or raise a concern.

Consider the Law
Is it legal?
Does my decision/action comply with BMO policies and procedures?
Is my decision/action consistent with our Code of Conduct and Being BMO?

Consider BMO
Does my decision/action pose any reputation risk to BMO, our customers or stakeholders?
Does my decision/action improve or diminish the customer experience?
Have I fully considered how my decision/action impacts the customer?

Consider You
Does my decision/action hold up against my personal values?
Does my decision/action take me down the right path to success?
Will my good reputation stay intact if my decision/action was made public?

If the answer is '**No**', the action may have serious consequences. DO NOT proceed. Speak up, admit when you don't have the answers and seek additional guidance if necessary.

If the answer to all these questions is '**Yes**', the decision to move forward is appropriate.

Reflecting on my role at BMO and, thinking like a customer, how am I...

Being honest and respectful?

Being alert to behaviour contrary to the Code?

Being true to the letter and spirit of the law?

Being conscientious about security?

Managing potential conflicts of interest?

bmo.com

Ethics Office
ethics.office@bmo.com

English
1-877 CALL BMO (225-5266) | feedback@bmo.com

French
1-877-225-5266 | remarque@bmo.com

Cantonese & Mandarin
1-800-665-8800

TTY Service for Hearing Impaired Customers
1-866-889-0889

Outside Canada and the Continental U.S.
(514) 881-3845

BMO's Office of the Ombudsman
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BMO's external Speak-Up! service
An independent, third party reporting system
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Outside North America: call collect +1 647-426-7281

BMO® Financial Group

We're here to help.™

* Service available in multiple languages.

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