

Bremo.

The Canadian \$2,500 Stack.

The honest playbook to earning every
sign-up bonus this quarter

12 bonuses · direct-deposit friendly · no credit pull to start

bremo.io

Read this first.

Canadian banks and fintechs will pay you real cash to open an account. Most people never claim it. This playbook is how you claim it — every dollar, in the right order, without getting your bonus clawed back.

There are twelve offers inside. Five are fast — you can trigger them this week. Seven are slower — they need a direct deposit and a hold period, usually two to three months, but they pay four to five hundred each.

Stack all twelve in order and you're at \$2,500 to \$3,300 in ninety days. That's real money. This is not a scheme. Every offer is a real, currently-available promo posted on the bank's own website. We just tell you which order to open them, how to trigger each bonus, and how long to hold before you move on.

Use it. Then send this PDF to a friend. If we help you claim it, we've done our job.

How to use this playbook

1. Do the five fast bonuses this week. They fund your direct deposit.
2. Route your direct deposit through the big-bank promos in sequence.
3. Wait for each bonus to fully post before moving to the next.
4. Track everything. One missed condition can zero out a \$500 bonus.

The stack at a glance

FAST CASH — TRIGGER THIS WEEK

KOHO **\$20 + 3 months KOHO Ex...** 5 min · code BREMO2026

Neo Money **\$25** 5 min · fund + spend

EQ Bank **\$25** 10 min · fund \$100

Simplii Financial **\$450 (fast setup)** direct deposit

Tangerine **\$400** direct deposit

BIG CASH — 30 TO 90 DAYS

BMO Performance **\$500** \$4k direct deposit · hold 90d

TD Unlimited **\$450** direct deposit · hold 60d

RBC Signature **\$450** direct deposit · hold 60d

CIBC Smart **\$450** direct deposit · hold 60d

Scotiabank Preferred **\$450** direct deposit · hold 60d

National Bank **\$400** direct deposit · hold 60d

Qtrade brokerage **\$2,000 (rare · tiered)** fund + trade · varies

Realistic take: \$2,500 to \$3,300

Skip Qtrade if you don't invest — you still stack \$2,500+ from the rest.

KOHO

time to trigger · 5 minutes

YOU GET

\$20 + 3 months KOHO Extra

Why it matters

No credit check. Instant. This becomes your anchor account for routing direct deposits through the bigger promos.

Steps

- 1 Download KOHO. Open the account with your Canadian ID.
- 2 Enter promo code BREMO2026 during signup.
- 3 Add funds and make one purchase to trigger the \$20.
- 4 The 3 months of KOHO Extra unlocks automatically.

Open · bremo.io/koho

Neo Money

time to trigger · 5 minutes

YOU GET

\$25

Why it matters

No-fee challenger. Great cashback card for everyday spend while you work through the big bonuses.

Steps

- 1 Sign up through bremo.io/neo.
- 2 Fund the account with any amount.
- 3 Make one purchase within 30 days.
- 4 \$25 credits within about a week.

Open · bremo.io/neo

EQ Bank

time to trigger · 10 minutes

YOU GET

\$25

Why it matters

Highest-interest savings in Canada right now. Park your bonus stack here between hops.

Steps

- 1 Sign up at bremo.io/eq.
- 2 Fund the account with at least \$100.
- 3 Wait for the promo credit — usually within 14 days.

Open · bremo.io/eq

Simplii Financial

time to trigger · About 60 days

YOU GET

\$450

Why it matters

CIBC's online bank. Same money, no monthly fee. This is one of the easiest big bonuses to trigger.

Steps

- 1 Open a No Fee Chequing at bremo.io/simplii.
- 2 Set up a recurring payroll direct deposit of at least \$100.
- 3 Keep the account active for 60 days.
- 4 \$450 posts once the second direct deposit clears.

Open · bremo.io/simplii

Tangerine

time to trigger · About 60 days

YOU GET

\$400

Why it matters

Scotiabank's online arm. Solid rate on the savings, fee-free chequing, painless referral flow.

Steps

- 1 Open a chequing at bremo.io/tangerine.
- 2 Set up direct deposit of \$100 or more.
- 3 Keep active for 60 days.
- 4 \$400 credits to the account.

Open · bremo.io/tangerine

BMO Performance

time to trigger · About 90 days

YOU GET

\$500

Why it matters

The biggest big-bank bonus of the year. Two direct deposits totaling \$4,000 or more.

Steps

- 1 Open the BMO Performance chequing at bremo.io/bmo.
- 2 Set up two payroll direct deposits totaling \$4,000+.
- 3 Keep active with a positive balance for 90 days.
- 4 \$500 posts to the account after the third statement.

Open · bremo.io/bmo

TD Unlimited

time to trigger · About 60 days

YOU GET

\$450

Why it matters

Green machine. Easy direct-deposit trigger, big cash on the other side.

Steps

- 1 Open a TD Unlimited chequing at bremo.io/td.
- 2 Set up a payroll direct deposit of \$100+.
- 3 Complete two direct deposits.
- 4 \$450 posts on the third statement.

Open · bremo.io/td

RBC Signature

time to trigger · About 60 days

YOU GET

\$450

Why it matters

Largest bank in Canada. If you already have an RBC login it's minutes to open the promo account.

Steps

- 1 Open the promo chequing at bremo.io/rbc.
- 2 Route direct deposit of \$100+.
- 3 Keep the account active for 60 days.
- 4 \$450 credits automatically.

Open · bremo.io/rbc

CIBC Smart

time to trigger · About 60 days

YOU GET

\$450

Why it matters

Same money as Simplii, different bonus. Yes, you can claim both.

Steps

- 1 Open CIBC Smart at bremo.io/cibc.
- 2 Route direct deposit of \$100+.
- 3 Complete two payroll deposits.
- 4 \$450 posts.

Open · bremo.io/cibc

Scotiabank Preferred

time to trigger · About 60 days

YOU GET

\$450

Why it matters

The Preferred package. Waived fees with a \$4,000 minimum balance, or transfer through it.

Steps

- 1 Open a Preferred Package at bremo.io/scotia.
- 2 Set up direct deposit of \$100+.
- 3 Keep account active 60 days.
- 4 \$450 credits.

Open · bremo.io/scotia

Bremo.

the \$2,500 stack · 11 of 12

National Bank

time to trigger · About 60 days

YOU GET

\$400

Why it matters

Quebec's giant. Great bonus if you're east of Ontario, and available across Canada now.

Steps

- 1 Open a chequing at bremo.io/national.
- 2 Direct deposit of \$100+.
- 3 60 days active.
- 4 \$400 posts.

Open · bremo.io/national

Qtrade brokerage

time to trigger · 60 to 120 days

YOU GET

Up to \$2,000

Why it matters

Tiered brokerage bonus based on deposit size. Only do this if you actually invest.

Steps

- 1 Open a Qtrade account at bremo.io/qtrade.
- 2 Fund at least \$10,000 (larger deposit unlocks bigger tier).
- 3 Complete required qualifying trades within 60 days.
- 4 Bonus posts within four months of funding.

Open · bremo.io/qtrade

The 90-day sequence

Week 1

Open KOHO. Enter code BREMO2026. Route your paycheck through KOHO so you have a working direct-deposit source. Open Neo and EQ on the same day — both take about five minutes each. Trigger their small bonuses.

Week 2

Open Simplii. Set up your direct deposit to flow through Simplii next. Open Tangerine on the same day so it's ready for the switchover.

Week 3-4

Redirect your direct deposit through Tangerine. First deposit clears in Simplii — count for the bonus. Do nothing else. Let the deposit history build.

Week 5-8

Open the first big-bank chequing (BMO or TD). Redirect your direct deposit into it. Keep Tangerine active with a small balance. Second Simplii deposit clears — \$450 lands.

Week 9-12

First big-bank bonus lands (\$450-500). Redirect direct deposit into the next bank (RBC, CIBC, Scotiabank, or National). Repeat every 60 days until you've cleared them all.

Ongoing

One direct deposit reroute every 60 days. That's the whole hustle. You're earning \$400-\$500 per rotation for about ten minutes of admin work.

How to not lose the money

Don't close the account too early.

Every bonus has a 'keep active' period, usually 60 to 90 days after the bonus posts. Close before then and the bank claws it back. Set a calendar reminder for 120 days out.

Don't skip the second direct deposit.

Most banks require two deposits to trigger, not one. If you switch payroll away too fast, the second deposit never lands and neither does the money.

Don't forget to hit 'terms accepted' during signup.

The bonus code has to be attached to the account at open. If you skipped the field, call in the same day and get it added. Wait a week and you're out.

Don't stack too fast.

Your credit report doesn't care about chequing accounts. But your risk team at each bank does. Space big-bank openings by 30 days minimum.

Don't move the money until the bonus posts.

Bonus posts on statement three or four. Keep at least \$100 sitting in the account until then. Small price for a \$450 payout.

Now share it.

If this playbook helps you claim even one bonus, please forward it to a friend. Bremo is built by people who got tired of watching Canadians leave money on the table.

Get every new bonus in your inbox.

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