

Comparison table






























You have chosen to compare the following packages:

General summary (Include in the package)


	Chequing account With no package	Chequing account With Accessible package	Chequing account With Direct Access¹ package	Chequing account With AccessPlus¹ package	Chequing account With Virtuoso^{4,1,6} package
This solution...	Is appropriate if you make very few transactions per month.	Has the fewest charges, but features are limited .	Uses our Electronic Banking Solutions.	Is ideal if you want unlimited use of our Electronic Banking Solutions.	Is optimal if you want no limits on the number of transactions you can make.
Number of transactions included	N/A	10 electronic transactions ² /month. 2 other transactions: withdrawal, transfer or bill payment at the counter	20 electronic transactions ² /month.	Unlimited electronic transactions ² .	Unlimited electronic and counter transactions. ²
Fixed monthly fees		\$3.95/month Fee charged for each excess transaction. A 50% discount on fixed monthly fees is offered to cardholders of an OVATION Gold ⁴ MasterCard.	\$6.25/month Fee charged for each excess transaction. No flat fee if minimum monthly balance is \$2,500. A 50% discount on fixed monthly fees is offered to cardholders of an OVATION Gold ⁴ MasterCard.	\$12.25/month Cardholders 60 or older are currently entitled to a monthly \$5 rebate on the Virtuoso and AccessPlus packages. As OVATION Gold cardholders, they qualify for an additional 50% discount on the reduced monthly fees for these two packages, up to a maximum of \$5 per month.	\$21.95/month No flat fee if minimum monthly balance is \$5,000. Cardholders 60 or older are currently entitled to a monthly \$5 rebate on the Virtuoso and AccessPlus packages. As OVATION Gold cardholders, they qualify for an additional 50% discount on the reduced monthly fees for these two packages, up to a maximum of \$5 per month.
	Fees charged per use				

Characteristics

Electronic Banking Solutions





	With no package	With package Accessible	With package Direct Access ¹	With package AccessPlus ¹	With package Virtuoso ^{4,1,6}
By Internet or telephone					
Transfer or Internet transfer to other people	\$0.65	 \$0.65 / excess transaction	 \$0.65 / excess transaction	 unlimited	 unlimited
Bill payment	\$0.65	 \$0.65 / excess transaction	 \$0.65 / excess transaction	 unlimited	 unlimited
Automatic transfer between accounts	\$1.50	\$1.50	\$1.50	\$1.50	 unlimited
Automated Services					
Client Card purchase	\$0.65	 \$0.65 / excess transaction	 \$0.65 / excess transaction	 unlimited	 unlimited
ABM Withdrawal and transfer	\$0.65	 \$0.65 / excess transaction	 \$0.65 / excess transaction	 unlimited	 unlimited
List of ABM transactions	Each: \$0.75 Flat fee: \$1.00/month	Each: \$0.75 Flat fee: \$1.00/month			
ABM Bill payment service	\$1.00/envelope	\$1.00/envelope			
Chequing					
Cheque and pre-authorized debit					
Cheque	\$0.65	 \$0.65 / excess transaction	 \$0.65 / excess transaction	 unlimited	 unlimited
Counter transactions					
	With no package	With package Accessible	With package Direct Access ¹	With package AccessPlus ¹	With package Virtuoso ^{4,1,6}
Counter services					
Withdrawal transfer or withdrawal for bill	\$1.25	2/month  \$1.25 / excess transaction	\$1.25	\$1.25	 unlimited

payment









Bill payment service	\$2.00 /bill	\$2.00 /bill	\$2.00 /bill	\$2.00 /bill	 unlimited
----------------------	--------------	--------------	--------------	--------------	--

Other services


Chequing services

Personal cheque order	Based on supplier's rate in effect	Based on supplier's rate in effect	Based on supplier's rate in effect	Based on supplier's rate in effect	 (100/year)
	By account holder: \$10.00	By account holder: \$10.00	By account holder: \$10.00	By account holder: \$10.00	
Certified cheque	By third parties and payees: \$15.00	By third parties and payees: \$15.00	By third parties and payees: \$15.00	By third parties and payees: \$15.00	
American Express ⁴ Travellers Cheques (excluding American Express ⁴ Travellers for two)	1 % of total value. Min. \$4.50 ²	1 % of total value. Min. \$4.50 ²	1 % of total value. Min. \$4.50 ²	1 % of total value. Min. \$4.50 ²	
Cancelled cheque return (charges apply to returned items only)	Additional cheque: \$0.25 Subscription: \$3,50 (includes 12 cheques)	Additional cheque: \$0.25 Subscription: \$3,50 (includes 12 cheques)	Additional cheque: \$0.25 Subscription: \$3,50 (includes 12 cheques)	Additional cheque: \$0.25 Subscription: \$3,50 (includes 12 cheques)	

Account handling

Online statement					
Paper statement	\$1.25/month No charge if average monthly balance is \$2,500 or more.		\$1.25/month	\$1.25/month	
Passbook	\$2.25/month. No charge if monthly balance is \$2,500 or more.	\$2.25/month	\$2.25/month	\$2.25/month	
	With no package	With package Accessible	With package Direct Access ¹	With package AccessPlus ¹	With package Virtuoso ^{4,1,6}

Various services

Overdraft protection	\$5.00/day	\$5.00/day	\$5.00/day	\$5.00/day	
Foreign currency drafts or	\$5,000 and under: \$7,75 ⁴	\$5,000 and under: \$7,75 ⁴	\$5,000 and under: \$7,75 ⁴	\$5,000 and under: \$7,75 ⁴	

money orders	Over \$5,000: \$12.50 ⁴	Over \$5,000: \$12.50 ⁴	Over \$5,000: \$12.50 ⁴	Over \$5,000: \$12.50 ⁴	
Canadian dollars draft	\$7.50	\$7.50	\$7.50	\$7.50	
Canadian dollars money draft	\$7.50	\$7.50	\$7.50	\$7.50	
\$0.50 discount on annual safety deposit box charges	No	No	No	No	
\$0.50 discount on withdrawals via the Interac ¹ network	No	No	No	No	
Intergrated lines of credit ⁶	No	No	No	No	The Virtuoso ⁶ Line of Credit

Include in the package

¹ Also available with Personal Flex Line⁴ of credit accounts.

² User fees for the Interac¹ and CIRRUS³ ABM network are extra. No additional fees apply for use of THE EXCHANGE⁵ ABM network.

³ American Express² Travellers Cheques for two: 1/2 of 1% in US\$ in addition of commission.

⁴ Applicable charges for US\$ drafts and money orders are in US\$.

⁵ Minimum 12-month rental in Canada. Certain conditions apply concerning eligibility for safety deposit box rental.

⁶ Subject to credit approval by National Bank of Canada. This package does not waive interest charges. The applicable interest rate is prime + 7%. Interest rate is subject to change. ¹ Registered trademark of Interac Inc.

² Registered trademark of American Express Company US. AUT Copyright; American Express Canada Inc. 1992 ss-010-E.

³ Registered trademark of CIRRUS SYSTEMS Inc.

⁴ Virtuoso, Personal Flex Line and OVATION Gold are registered trademarks of National Bank of Canada.

⁵ Registered trademark of Fiserv Inc.