







# Application form for an additional card<sup>1</sup>

Please select your card LTAA

MC1 Card 
 Allure card with CashBack or  Allure card with the À la carte Rewards Plan 

Edition card with CashBack or  Edition card with the À la carte Rewards Plan 

Syncro Card 
 OVATION Gold Card 
 Platinum Card 

Existing National Bank MasterCard: 5 2 5 8

## 1. Personal information of main cardholder Correspondence: E F Please print in black ink

Mr. Last name and first name (mandatory) Date of birth (mandatory)  
 Mrs.  M  D  Y

Main cardholder's address (mandatory) Apt. City Province Postal code

Telephone no. at home (mandatory) ( ) Occupation (mandatory)

Main cardholder's signature

## 2. Personal information of co-applicant

Mr. Last name and first name (mandatory) Date of birth (mandatory)  
 Mrs.  M  D  Y

Main cardholder's address (mandatory) Apt. City Province Postal code

Telephone no. at home (mandatory) ( ) Occupation (mandatory)

Co-applicant's signature

## 3. Payment Protection Plan

I wish to sign up for Payment Protection on the MasterCard credit card. I understand that the first two months of protection will be free of charge, compliments of National Bank. This optional protection, in particular, ensures my minimum monthly payments or my account balance are paid off, depending on the situation.<sup>2</sup>  Main cardholder's signature

## 4. Balance transfers

**Yes! Transfer these balances to my new MasterCard**  
 I require that the balance of the credit cards indicated below be transferred to my National Bank MasterCard account.<sup>3</sup>  
 The total of all amounts transferred under this application form shall not exceed \$5,000 and each amount should not be less than \$50.

<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Name of issuing company or institution	Amount	Card number
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Name of issuing company or institution	Amount	Card number

Main cardholder's signature

## 5. Important • Mandatory signature

**Please read the terms and conditions overleaf and sign below.** I have read the terms and conditions overleaf and agree to respect them. I understand that by signing this application I am also providing my consent and my authorization concerning my personal information, effective as of this date and during the entire time I remain a client of the Bank and for any other period as stipulated by law, even if I am no longer a client of the Bank. I also acknowledge that I have been informed of my right to restrict the collection, use and communication of my personal information. **Finally, I specifically authorize the Bank to obtain from time to time my credit records from credit reporting and assessment agencies and acknowledge being duly advised with regards to this.** Each of the undersigned is jointly and severally (solidarily in Quebec) liable for all indebtedness incurred by the use of the account or of the card. If I have requested the reduced-rate Edition card but do not qualify for it under the Bank's granting requirements, please consider my application to be for an Edition card with the regular interest rate.

**Disclosure of the cost of borrowing in the case of more than one applicant**  
 Each applicant is hereby informed of his or her right to receive, individually, all the documents constituting disclosure of the cost of borrowing pursuant to the Bank Act, including statements of account and various notices (the "regulatory information"). Each applicant acknowledges having read the provisions in the relevant terms and conditions section and that, by signing this form, he or she confirms the election made hereunder.

**Option 1** single disclosure  
 If option 2 is not checked off, each Applicant requests that the Bank send one copy of the regulatory information to one applicant only, i.e., the main applicant.

OR

**Option 2** separate disclosure  (check if applicable)  
 Each applicant wishes to receive the regulatory information individually.

Date Main cardholder's signature

Date Co-applicant's signature

Please send your application in the enclosed envelope to the following address: Electronic Payment Solutions Services, 600 De La Gauchetière Street West, Suite 1569-1, Montreal, Quebec H3B 9Z9 or by fax, from outside Montreal, to 1-866-394-8772 or, from Montreal, to 514-394-8772.

- Subject to credit approval by National Bank.
- A monthly premium of \$0.99 will be charged for every \$100 of unpaid balance on your account at the date the statement is issued. This premium will be charged to your account and will appear on your monthly account statement. No fees will be charged for months where no unpaid balance appears on your account. To be eligible for this insurance, you must be between 18 and 64 years old at the time you apply.
- Balance transfers are treated as cash advances and are subject to the Agreement governing the use of the MasterCard credit card issued by National Bank. In particular, interest on the cash advance amounts begins to accrue as of the cash advance date, until full payment is received. National Bank reserves the right to refuse any transfer of balance.

# Terms and conditions

For the purposes of this application, the term "Bank" designates National Bank of Canada, its successors and assigns, and all its subsidiaries offering to the public in Canada deposit and lending services, credit, debit or payment card services, and trust, custodial, brokerage, insurance and other personal financial services, in particular National Bank Trust Inc., National Bank Securities Inc. and Natcan Trust Company, some of which may be subject to specific legislation. A list of the main Canadian subsidiaries is available in our branches.

The term "I" designates individually and collectively each of the applicants requesting, by virtue of this application, the opening of a MasterCard account (the "Account") and the issue of a National Bank MasterCard credit card (the "Card") as well as any individual providing a guarantee for the applicant, if applicable.

I certify the accuracy and completeness of the information indicated on this application form and I request that a Card be issued by the Bank in my name and that it be renewed or replaced, as applicable.

Should the Bank agree to issue a Card in my name, I undertake to read, and to abide by, the Agreement governing the use of the Card (the "Agreement") which accompanies the Card when issued, as well as any modifications or replacements of this Agreement. I understand that I will also be bound by all agreements regarding the services related to the Card which I may obtain from time to time, notably the À la carte Rewards Plan rules and the CashBack rules, to the extent that the Card offers such rewards.

I acknowledge that the first use of the Account or of the Card shall confirm my receipt and acceptance of the Agreement and that I agree to be bound by this Agreement.

I understand that I am jointly and severally (solidarily in Quebec) liable for all indebtedness incurred by the use of the Account or of the Card. In particular, I am responsible for paying all purchases, cash advances, interests and fees in connection with the Card and charged to the Account.

If applicable, I agree that annual fees shall appear on the second statement issued by the Bank following the issue of the Card, and once a year thereafter.

## Collection, Use and Communication of Personal Information

### Collection

The Bank collects information of a personal nature concerning me, such as identification and financial information, or information on my Card use habits, in order to offer me the regular financial services related to the issue, management, renewal or replacement of the Card and to insurance products related to the Card (where legislation permits), by any technological or electronic means or via telephone, to understand and meet my needs, to determine my eligibility for various Bank products and services, and to protect my interests and those of the Bank.

I agree to provide the Bank with the necessary information about myself for the purposes mentioned herein and I authorize the Bank to obtain personal information about myself from any person or entity likely to have such information or to confirm its accuracy (credit reporting and assessment agencies, financial institutions, public registries, regulatory authorities and organizations, employers, professionals and individuals given as reference).

### Use and Communication

- The personal information collected by the Bank, and that it requires in order to provide me with the products and services requested, may be used and communicated to the individuals and entities mentioned in the preceding paragraph, to any person working for and with the Bank, including the Bank's suppliers and agents, as well as to any other third party, insofar as legislation allows it, for the following purposes:
  - To determine my financial situation and my eligibility for the various products and services requested, including the benefits, programs and services related to the use of the Card, if applicable, as well as to check the authenticity of the information provided;
  - To provide me, on a continuous basis, with the various financial products and services requested;
  - To allow the processing and storage of data and the collection of accounts and to carry out inspections, verifications and investigations regarding transactions made with the Card;
  - To protect me as well as the Bank from errors and fraud, thereby authorizing the Bank to monitor transactions made with the Card and, as needed, exchange my information with merchants where remote transactions were made with the Card;
  - To allow the Bank to collect data for statistical purposes, to measure the quality of its customer service and, generally, to manage its activities and ensure their compliance, which authorizes the Bank to record and monitor telephone conversations and other exchanges in which I am involved (mail, Internet, etc.);
  - To enable the Bank to adopt the necessary measures and to exchange the required information with its subsidiaries and related corporations for risk management purposes, to update my client profile and to comply with the applicable legislation, in particular with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*;
  - To make it easier to identify me and to distinguish me from the Bank's other clients and to the credit reporting and assessment agencies, financial institutions, public registries, regulatory authorities and organizations, employers, professionals and individuals given as reference. I authorize the Bank to use my social insurance number for these specific purposes, unless I declined to disclose it when filling the application form;
  - To enable interested individuals or companies to carry out due diligence audits in the event of the sale, assignment or any other form of transfer of the Bank's business or assets or to allow the conclusion of a transaction in this regard;
  - To convey my credit file to credit reporting and assessment agencies, to credit product insurers or to other lenders in order to preserve the integrity of the credit granting process, as applicable; and
  - In other cases and under conditions where legislation permits the Bank to use and exchange personal information without my consent.
- Some of my personal information, such as my name, address, telephone number, email address and financial information may also be used and communicated for the following purposes:
  - To offer me, by way of telemarketing or other means, notably at my personal telephone number, other products and services offered by the Bank, its subsidiaries and related corporations, as well as by its select business partners,<sup>1</sup> who are well established corporations chosen by the Bank. Such information shall also be added to the client list drawn up and used by the Bank for the purpose; and
  - To allow the Bank to communicate this information, insofar as legislation permits it, to its subsidiaries, related corporations and agents, as well as to its select business partners for the purpose of enabling them to offer me, through telemarketing or other means, notably at my personal telephone number, products and services which may be of interest to me.

I expressly authorize the Bank to use and communicate my personal information for the purposes stated above. I acknowledge that I may, at any time, withdraw my consent regarding the use or communication of my personal information for the purposes mentioned in paragraph 2, subject to reasonable notice. I must then notify the Bank to this effect by telephone at 1-888-969-2273 (toll free) or 514-394-1427 in the Montreal area, by sending an email by visiting [nbc.ca](http://nbc.ca) or at any one of the Bank's branches. The product or service requested shall not be refused solely because I do not authorize that the information be used or communicated for these purposes. In all cases, I will be notified of the consequences of withdrawing my consent, in particular of the fact that I will no longer receive information on the products and services likely to be of interest to me. I acknowledge that my decision will not prevent the Bank from sending me regulatory inserts or from printing messages on an account statement that could be sent to me or from posting these on a Web banner or transactional site.

I authorize the Bank to keep the information collected for the purposes stated above for as long as needed and/or for any other period as stipulated by the law, even if I am no longer a client of the Bank. I acknowledge that I can also have access to my personal information and correct it, if needed, by sending a request to this effect, either to my branch or by email to [confidentiality@nbc.ca](mailto:confidentiality@nbc.ca). In addition, I will advise the Bank promptly of any changes related to my personal information for the purposes of updating its files. I authorize the Bank to act on any information it holds pertaining to me, until it is advised of any change to said information. If I fail to advise the Bank of such changes, I cannot hold the Bank liable for any damages I could sustain due to the inaccuracy of the personal information it holds concerning me.

I understand that I may obtain more information with respect to the Bank's privacy policy by reading its policy on this matter, available at [nbc.ca](http://nbc.ca) and through the Bank's branches.

† I may consult the Bank's list of select business partners by visiting [nbc.ca](http://nbc.ca) or by calling 1-888-969-2273 (toll free).

## Example of credit charges

Example of credit charges calculated over a period of thirty (30) days:

Annual interest rate	Average balance	
	\$500	\$3,000
19.5%	\$8.01	\$48.08
14.5%	\$5.96	\$35.75
8.9%*	\$3.66	\$21.95

\* The Syncro interest rate based on two key components: the variable prime rate established by National Bank, plus a fixed adjustment rate of 4%. Please note that the annual interest rate of the Syncro card will never be under 8.9%. As of May 1, 2011, the Syncro card offered its holders a rate of 8.9%. The prime rate is the annual variable interest rate posted by National Bank from time to time as a reference rate to establish the interest rate on demand loans in Canadian dollars granted by the Bank in Canada. To find out the applicable prime rate, dial 1-888-969-2273 toll free or 514-394-1427, or visit [nbc.ca](http://nbc.ca).

## Payment Protection Plan

Subject to the terms and conditions of the insurance certificate, this optional coverage could guarantee your monthly minimum payments (equal to the higher of \$10 or 5% of the sum insured, up to a total maximum payment of \$10,000) in the event you lose your job involuntarily or you become totally disabled due to illness or injury. The Payment Protection Plan could settle your balance in a lump-sum payment (up to a maximum of \$10,000) in the event that you or your spouse were to die or be diagnosed with cancer for the first time. You can cancel this coverage at any time. For further information, please call 1-877-871-7500 or 514-871-7500. The Payment Protection Plan is issued by National Bank Life Insurance Company and is subject to certain restrictions and exclusions. The Plan's complete provisions are set out in the Certificate of Insurance provided upon enrollment.

## Disclosure of the cost of borrowing in the case of more than one applicant

### 1. General terms and conditions

#### Option 1. Single disclosure

If Option 1 is selected, only one copy of the regulatory information will be given to one applicant, i.e., the main cardholder, using documents made out to all the applicants.

#### Consequence of single disclosure

Only one copy of the documents containing regulatory information, such as the monthly statement of account, will be sent to one applicant only, i.e., the main cardholder.

#### Revocable election

Each applicant may revoke this election at any time by calling a National Bank representative at 1-888-969-2273 or 514-394-1427 in the Montreal region. When any one applicant exercises his or her right to receive regulatory information separately, each applicant will receive such information separately as well, until cancellation of the Card or of the Account.

#### Option 2. Separate disclosure

If Option 2 is selected, each applicant will receive regulatory information.

#### Consequence of separate disclosure

Even if more than one applicant resides at the same mailing address, each applicant will receive, under separate cover, the documents containing regulatory information, including statements of account, if applicable.

#### Revocable election

The applicants may revoke this election at any time such that regulatory information is sent to only one applicant, i.e., the main cardholder, by calling 1-888-969-2273 or 514-394-1427 in order to receive the revocation form which has to be returned to the Bank duly signed by all applicants.

### 2. Election applicable to card renewal or replacement

The election made by the applicants and any revocation of this election shall continue to apply to any renewal or replacement of the Card.

## LANGUAGE

The parties have requested that this Agreement be drawn up in the English language. *Les parties confirment leur volonté que le présent contrat soit rédigé en langue anglaise.*

## INFORMATION TABLE AND APPLICATION FOR A NATIONAL BANK MASTERCARD CREDIT CARD

<b>Annual interest rate or other rates</b>	These rates are in effect at the date the card is issued.		
	<b>Edition Cards with regular interest rate, MC1 Card, Allure Cards, OVATION Gold Card and Platinum Card</b>		
	<ul style="list-style-type: none"> <li>• Purchases: <b>19.5%</b>.</li> <li>• Cash advances: <b>19.5%</b>.</li> <li>• Balance transfers: <b>19.5%</b>.</li> </ul>		
	<b>Edition Cards with reduced interest rate</b>		
<b>Interest-free/ grace period</b>	<ul style="list-style-type: none"> <li>• Purchases: <b>14.5%</b>.</li> <li>• Cash advances: <b>14.5%</b>.</li> <li>• Balance transfers: <b>14.5%</b>.</li> </ul>		
	<b>Syncro Card</b>		
	<p>The interest rate is based on two key components: the variable prime rate set by National Bank plus a fixed adjustment rate of <b>4%</b>. Please note that the annual interest rate of the Syncro card will never be under <b>8.9%</b>.</p> <p>On January 1, 2011, the Syncro card offered its holders a rate of <b>8.9%</b> on purchases, cash advances and balance transfers. Prime rate means the actual variable annual interest rate that the Bank publishes from time to time, which is used to determine the interest rate on Canadian dollar loans granted by the Bank in Canada. To find out the prime rate in effect, dial 1-888-622-2783 or 514-394-1427 from the Montreal area, or visit nbc.ca.</p>		
	<p><b>Loss of the reduced interest rate (Edition cards with reduced interest rate)</b></p> <p>If you are an Edition cardholder with the reduced interest rate, you will lose the reduced interest rate and this rate will be set at <b>19.5%</b> on your next account statement if one of the two conditions specified below applies:</p> <ul style="list-style-type: none"> <li>• You have not made the minimum payment by the due date appearing on the account statement and still have not made your payment by the date the next statement is issued;</li> <li>• You fail to comply with one of the conditions set forth in the Agreement governing the use of the MasterCard credit card issued by National Bank of Canada.</li> </ul>		
<b>Minimum payment</b>	<b>21 days</b>		
	<p>You benefit from a grace period of at least 21 days if you pay your full balance at the latest on the date indicated on your statement of account.</p> <p>No grace period applies to cash advances and balance transfers.</p>		
<b>Foreign currency conversion 2.5%</b>	<b>3% or \$10</b>		
	<p>Your minimum payment will correspond to <b>3%</b> of your account balance or <b>\$10</b>, whichever amount is greater (unless your account balance is lower than <b>\$10</b>, in which case you must pay the entire balance). If you exceed your credit limit, your minimum payment will correspond to <b>3%</b> of your account balance or the amount in excess of your credit limit, whichever amount is greater.</p>		
<b>Annual fees</b>		MAIN CARD	ADDITIONAL CARD
	<b>MC1 Card</b>	<b>No fee</b>	<b>No fee</b>
	<b>Edition Card with CashBack, regular interest rate</b>	<b>No fee</b>	<b>No fee</b>
	<b>Edition Card with CashBack, reduced interest rate</b>	<b>\$20</b>	<b>No fee</b>
	<b>Edition Card with the À la carte Rewards Plan, regular interest rate</b>	<b>\$20</b>	<b>No fee</b>
	<b>Edition Card with the À la carte Rewards Plan, reduced interest rate</b>	<b>\$40</b>	<b>No fee</b>
	<b>Allure Card with CashBack</b>	<b>No fee</b>	<b>No fee</b>
	<b>Allure Card with the À la carte Rewards Plan</b>	<b>\$20</b>	<b>No fee</b>
	<b>Syncro Card</b>	<b>\$35</b>	<b>No fee</b>
	<b>OVATION Gold Card</b>	<b>\$95</b>	<b>No fee</b>
<b>Platinum Card</b>	<b>\$125</b>	<b>No fee</b>	
Fees shall appear on the second statement issued by the Bank following the issue of the Card, and once a year thereafter, on the anniversary of this second statement.			
<b>Other fees</b>	Debited from the account on the day the transaction is made:		
	<p>Additional copy of sales slip: <b>\$5.00</b> (1)</p> <p>Additional copy of statement of account: <b>\$5.00</b> (1)</p> <p>Cheque issued for a credit balance: <b>\$5.00</b></p> <p>NSF cheque: <b>\$42.50</b></p> <p>Cash advances:</p> <ul style="list-style-type: none"> <li>• ATMs: <b>\$2.00</b></li> <li>• Tellers: <b>\$2.50</b></li> <li>• Other financial institutions in Canada (tellers* and Interac**): <b>\$2.50</b></li> <li>• Other financial institutions outside Canada (tellers* and Cirrus**): <b>\$5.00</b></li> </ul>		

(1) No fee will be charged for a transaction carried out within thirty (30) days following the issue of the statement of account.

\* At a financial institution part of the MasterCard Network.

\*\* Trademarks of Interac Inc., MasterCard International Inc. and CIRRUS System Inc. Authorized User: National Bank of Canada.