

Banking Programs

Because all of our clients – young and old – are important, we have developed programs that fully meet their expectations.

First Step Program^{®1} (age 6 and Under)

Account Available

- Chequing Account

No Charge

- Debit via our Branch Services only
- Account handling
 - Paper statement
 - Passbook

Other Information

- Cheques and Client Card cannot be issued with this program.
- Certain transactions could result in fees. Refer to the Breakdown of Service Charges section, pages 23 to 30.

CoolCash Program^{®1} (age 7 to 12) *i.d.* Program (age 13 to 17)

Account Available

- Chequing Account

No Charge

- Cheque, preauthorized debit
- Debit via our Automated Services, Electronic Banking Solutions and Branch Services
- Client Card purchase
- Account handling
 - Online statement
 - Paper statement
 - Passbook

Other Information

- Certain transactions could result in fees. Refer to the Breakdown of Service Charges section, pages 23 to 30.

ClickStudent Program^{®1} (age 18 to 24)

For full-time post-secondary students 18 to 24 years of age. Only for individual accountholders.

Accounts Available

- Chequing Account
- Personal Flex Line^{®1}

Service Charges

- **Unlimited electronic transactions for \$2.75 per month** among the following:
 - Cheque, preauthorized debit
 - Client Card purchase
 - Withdrawal, transfer, withdrawal for bill payment via ABM, or transfer via our Electronic Banking Solutions
 - Bill payment via our Electronic Banking Solutions
 - Transfer to another person, *Interac* e-Transfer debit^{®4}

No Charge

- Bill payment service via ABM
- Account handling (online statement)

Other Information

- This program must be renewed annually on presentation of identification (proof of age) and proof of full-time student status (confirmation, course schedule or course transcript).
- Certain transactions could result in fees. Refer to the Breakdown of Service Charges section, pages 23 to 30.

Perspective Program (age 60 and Over)

Accounts Available

- Chequing Account
- The Strategist Account^{®1}
- The Natcan Strategist Account^{®1}
- Progress Account in US\$^{®1}
- Personal Flex Line^{®1}

Service Charges

- **22 transactions for \$3.95 per month**
Additional transactions, at the branch or electronic, are charged at the regular rate.
2 withdrawals, transfers or withdrawals for bill payment at the branch.
20 electronic transactions among the following:
 - Cheque, preauthorized debit
 - Client Card purchase
 - Withdrawal, transfer or withdrawal for bill payment via ABM, or transfer via our Electronic Banking Solutions
 - Bill payment via our Electronic Banking Solutions
 - Transfer to another person, *Interac* e-Transfer debit^{®4}

No Charge

- List of transactions via ABM
- Bill payment service via ABM or at the branch
- Account handling
 - Online statement
 - Paper statement
- Certified cheques
- American Express^{®2} Travellers Cheques (except American Express^{®2} Travellers Cheques for two)
- 100 personalized cheques per year (shipping charges are extra)
- Bank draft or money order in CDN\$
- Bank draft or money order in foreign currency

Discounts

- \$5.00 off the annual fee for a safety deposit box
- \$20.00 annual rebate on a National Bank MasterCard^{®5} card with annual fees for individuals except the OVATION Gold^{®1} MasterCard^{®5}, which is not eligible for the rebate

Other Information

- Certain transactions could result in fees. Refer to the Breakdown of Service Charges section, pages 23 to 30.

Additional Advantages

Clients 60 and Over

- ▶ Discount of \$5.00 per month on the following packages:
 - AccessPlus
 - Virtuoso^{®1}

An additional 50% discount (max. \$5.00/month) on your package applies if you are the holder of an OVATION Gold^{®1} MasterCard^{®5}.

- ▶ No flat monthly fee for holders of an OVATION Gold^{®1} MasterCard^{®5} who sign up for the Perspective program.
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Holders of an OVATION Gold^{®1} MasterCard^{®5}

- ▶ 50% discount (max. \$5.00/month) on the flat monthly fee for the following packages and program:
 - Accessible
 - Direct Access
 - AccessPlus
 - Virtuoso^{®1}
 - ClickStudent Program^{®1}

Breakdown of Service Charges

Registered Plans

Service Charges

These charges apply for National Bank of Canada, Natcan Trust Company and National Bank Trust Inc. plans available through our branch network.

- Transfer to another financial institution
 - Guaranteed investment certificate \$50.00/certificate
 - Progress or variable-rate account \$50.00/transfer
 - Tax Free Savings Account (TFSA) \$50.00/transfer
- Partial or total withdrawal

These charges also apply for the purposes of the Lifelong Learning Plan and the Home Buyers' Plan if the loan is advanced by another financial institution. For RRIFs and LIFs, these charges apply to total withdrawals only.

 - Guaranteed investment certificate \$50.00/certificate
 - Progress or variable-rate account \$50.00/withdrawal

Fees for Transactions Carried Out on the Account

Cheques or Preauthorized Debits

- Stop payment:
 - With complete information \$16.00
(date, amount, name of payee and cheque number)
 - With partial information \$30.00
 - For a series of cheques or preauthorized debits \$30.00
Not available for accounts without chequing privileges.
- Cheque certification:
 - Accountholder \$10.00
 - Third party or payee \$15.00
- Preauthorized debit issued on an account without chequing privileges \$6.50
- Cheque in US\$ or other foreign currency drawn on a CDN\$ account \$20.00
- Cheque in foreign currency cashed or deposited:
 - In US\$
 - Processing of US\$ items into US\$ US \$7.00
(no fee if the client has a US\$ account)
 - Processing of US\$ items into CDN\$ CDN \$7.00
 - In a foreign currency other than US\$
 - \$1,000 or less \$11.00
 - Over \$1,000 \$13.00

➤ Unencoded or unqualified cheque	\$5.00
➤ Overdraft fee for a cheque, preauthorized debit, Client Card purchase or ABM withdrawal without sufficient funds (plus interest)	\$5.00

Items

➤ Item deposited to account and returned unpaid	Free
➤ Postdated item deposited at the ABM	\$5.25
➤ Item received by mail for deposit in account	\$5.25
➤ Holding a postdated item for deposit	\$5.25
➤ Overdraft fee for an item paid or a payment instruction carried out without sufficient funds (plus interest)	\$5.00

Other

➤ Closing an account within 90 days of opening	\$16.00
➤ Processing charge per cheque, item or payment instruction drawn on the account and returned or rejected due to insufficient funds	\$42.50

Fees for the Purchase or Sale of Foreign Currency Banknotes

Clients With a Transaction Account

➤ U.S. dollars	Free
➤ Other currencies	
– \$100 and under	\$1.75/transaction
– \$100.01 to \$1,000	\$2.75/transaction
– \$1,000.01 and over	\$3.75/transaction

Individuals Without a Transaction Account

➤ U.S. dollars	
– \$100 and under	\$3.00/transaction
– \$100.01 to \$1,000	\$4.00/transaction
– \$1,000.01 and over	\$5.00/transaction
➤ Other currencies	\$5.00/transaction

Other Fees

Cheques

- Travellers cheques in CDN\$ or foreign currency

1% of total purchase value,	
	min. \$4.50

American Express^{®5} Travellers Cheques for two: 1/2 of 1% for US\$ in addition to the commission.
- Repurchase of travellers cheques purchased at National Bank of Canada

Free

- Personalized cheques

Depending on supplier's prevailing charges
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Drafts or Money Orders

- Stop payment, refund or issuance of a duplicate draft or money order:

– \$100.00 and under	
– US\$	US \$10.00
– Other currencies	CDN \$10.00
– Over \$100.00	
– US\$	US \$16.00
– Other currencies	CDN \$25.00

Does not include costs incurred by the correspondent for the stop payment. Subject to meeting National Bank of Canada requirements and standards.
- Preparation of draft or money order in foreign currency

– \$5,000 or less	\$7.75
– Over \$5,000	\$12.50

The fee for drafts or money orders in US\$ is charged in US\$.
- Money order in CDN\$

\$7.50

- Draft in CDN\$

\$7.50

Confirmations

- Bank confirmation:

– Per confirmation	\$18.00
– After 30 minutes (hourly rate)	\$36.00
- Confirmation of banking charges

\$12.00

- Balance inquiry or transaction confirmation by phone

\$5.00

Tracing and documents

➤ Issuing a letter at a client's request	\$10.00
➤ Tracing or reproducing documents (other than statements of account):	
– Within less than 90 days of transaction date	\$5.00 each
– 90 days or more after transaction date	\$10.00 each
	Min. \$20.00
Fee charged to the client even if the request is from a third party.	
➤ Copy of a previously issued transaction and investment account statement	\$5.00
➤ List of recent transactions requested prior to the production of the monthly account statement	\$5.00

Other

➤ Account dormant for:	
– 1 year	\$10.00
– 2 years	\$20.00
– 3 to 5 years	\$30.00
– 6 or 7 years	\$40.00
– 8 or 9 years	\$50.00

These charges will be refunded if the client acknowledges receipt of the notice within 60 days. If the account balance is less than the applicable administration fee, the entire balance will be debited.

Service Charges for Funds Transfers

➤ Overdraft protection:	
– Via funds transfer from another account, from a personal line of credit or from a National Bank MasterCard ^{®5} card	\$5.00/day
➤ Funds transfer request by mail or by telephone	\$6.50
➤ Automated transfers on a fixed date	
– Subscription charge	\$5.00
– Transfer charge	\$1.50
➤ Transfer at the request of another financial institution when closing an account	\$17.00
➤ <i>Interac</i> e-Transfer Service fees	
– Send an <i>Interac</i> e-Transfer ^{®4}	\$1.00
– Receive an <i>Interac</i> e-Transfer ^{®4}	Free
– <i>Interac</i> e-Transfer debit ^{®4}	\$0.65*

* This \$0.65 transaction fee will be added, when applicable, to the service fee related to the sending of an *Interac* e-Transfer^{®4}.

Service Charges for Wire Transfers

- Outgoing wire transfers
 - Inside or outside Canada \$15.00 to \$60.00
 Depending on amount and currency
 (wire charges are extra)
 - Wire charges \$15.00 to \$20.00
 per wire transfer depending
 on destination
- Incoming wire transfers
 - From inside or outside Canada \$5.00 to \$25.00
 Depending on amount
 and currency

Certain local bank correspondents may charge additional fees.

Fees for Transactions on Mortgage Loans

- Changing mortgage payment frequency \$50.00
 Fees will apply as of the 2nd request for changes within the same term. A renewal is not considered a request.
- Changing payment type (variable-rate loans) \$30.00
- Administration fee for processing a notice of sale for unpaid taxes \$150.00
- Administration fee for a loan transferred to another financial institution:
 - Quebec Free
 - Nova Scotia and Prince Edward Island \$25.00
 - Other provinces \$250.00
- Administration fee for examining documents and preparing resolutions and powers of attorney for discharges (except in Quebec and Alberta) \$75.00
- Periodic administration fee (at same frequency as principal and interest payments)
 The lesser of either 1/8 of 1% of the loan's principal balance or the following amount:
 - Weekly payments \$1.15
 - Biweekly payments \$2.30
 - Monthly payments \$5.00
- Administration fee for processing a payment that has been refused¹ \$42.50

¹Applicable if the cheque, item or payment instruction used to pay the mortgage loan is drawn on an account at another financial institution.

➤ Fee for preparing a discharge (Ontario only):	
– Registration via the E-Reg system	\$175.00 if you pay monthly administration fees
	\$250.00 if you do not pay monthly administration fees
– No registration via the E-Reg system	Free if you pay monthly administration fees
	\$75.00 if you do not pay monthly administration fees
➤ Copy of a previously issued loan account statement	\$10.00

Fees for Safety Deposit Box¹

➤ New key	\$15.00
➤ Annual fee (1 ½ in. x 5 in.; other sizes available)	\$40.00

¹Taxes are extra.

Fees for Estate Settlement (Liquidation)

Service Charges (Quebec Only)

➤ Release and transfer of assets at death	\$50.00
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Service Charges (Canada Except Quebec)

➤ Estate settlement	
– Estate of \$3,000 or less	\$15.00
– Estate of over \$3,000	\$27.50/hour per employee

For any other information regarding estate settlement services, consult your National Bank advisor.

Fees for Administrative or Legal Proceedings

➤ Administration fees applicable to each payment, information request or disclosure resulting from administrative or legal proceedings instituted by a third party under applicable legislation (e.g., seizure, bankruptcy, support payments, requirement for information)	\$10.00
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Electronic Banking Solutions

Do your banking any time in complete security.

Internet Banking Solutions

Services included:

- Banking transactions: bill payment, transfer, transfer to another person, *Interac* e-Transfer debit^{®4}, cheque order, stop payment, etc.
- Transaction history: balance inquiry for banking, credit card, loan and investment accounts, list of banking transactions and bill payments
- Option: Smart Client Card limit management
- Investments (National Bank Securities): mutual fund purchase or sale, transfer between Funds, Systematic Investment Plan for National Bank Mutual Funds

Mobile Banking Solutions

Services included:

- Banking transactions: bill payment, transfer, transfer to another person and *Interac* e-Transfer debit^{®4}
- Transaction history: balance inquiry for bank accounts, credit cards, loans and list of banking transactions and bill payments
- Option: Smart Client Card limit management, setting all limits to zero

TelNat Telephone Banking Solutions

Services included:

- Account balance
- Bill payment
- Funds transfer
- Transaction list

Automated Services

- Fee for a transaction carried out through an ABM network other than that of National Bank of Canada

– THE EXCHANGE ^{®3} with Client-Card	Free
– <i>Interac</i> ^{®4}	\$1.50/transaction
– <i>Cirrus</i> ^{®5}	\$3.00/transaction
- Fee for a transaction carried out at a National Bank of Canada ABM (Individual without a National Bank Client Card or MasterCard^{®5})¹

Services Charges	Maximum of \$3.00/transaction
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¹ The user must consent to paying this fee when carrying out the transaction. The fee may vary from one ABM to another depending on its location, the type of transaction carried out or the affiliated network being used.