

# APPLICATION FORM

**Apply for the National Bank PREMIA  
MasterCard Business Card.**



## COMPLETE THE APPLICATION FORM IN ONE OF TWO WAYS:

- 1. Complete the form DIRECTLY ON-SCREEN, print, sign and return it.**
- 2. Print the form, complete in black ink, sign and return it.**

## RETURN YOUR COMPLETED APPLICATION FORM:

- by fax: **1 866 394-8772 or 514 394-6607**
- by mail: **Business Services  
P.O. Box 6024, STN Centre-Ville  
Montreal, Québec H3C 9Z9**
- to any **National Bank** branch

For more information, please call **1 800 363-3339** or **514 394-1410**.



You'd prefer correspondence in  
 English  
 French

How much credit does the requesting company want to apply for? (minimum: \$5,000, maximum: \$50,000) ▶  
 The credit limit shall be shared among all cards issued to the requesting company.

Credit limit amount applied for by the requesting company \$

**INTE**

**What does the requesting company want?**

Your existing PREMIA MasterCard account number

New account  
 Change to existing account (please specify below)

initials

Would you like a reduced interest rate? Initial here if the requesting company would like a reduced interest rate.<sup>2</sup>  
 Main card: additional annual fee of \$15  
 Each additional card: no additional annual fee

**What type of card does the requesting company want?** If neither choice is selected, National Bank will issue a PREMIA card **without** the Rewards Program.

**PREMIA card\*** Main card: annual fee of \$45 Each additional card: annual fee of \$25  
 **PREMIA card with Rewards Program\*** Main card: annual fee of \$105 Each additional card: annual fee of \$50

\* Current annual interest rate: 18.9%.

**1 Information about the requesting company.**

Sole proprietorship  Partnership  Corporation  Other ▶

Business name to appear on the card ▶  
 (maximum of 21 characters)

Legal name of the requesting company that appears on its charter or declaration of registration		Nature of the requesting company's activities		Number of employees
Address (number and street name)		City	Province	Postal code
Telephone	Fax	Annual revenue \$	Business operating since (mm/dd/yyyy)	Is the requesting company a shareholder of an affiliated business? <input type="checkbox"/> Yes <input type="checkbox"/> No
Main financial institution of the requesting company		Address (number and street name)		
City	Province	Postal code	Account number	

**2 Information about the authorized signatory.**

If more than one authorized signatory is liable for the credit limit requested, each authorized signatory must complete a separate application and complete sections 1 (name of requesting company only), 2 and 5. Please return the applications in the same envelope.

<input type="checkbox"/> Mr. Last name	First name		Date of birth (mm/dd/yyyy)	
<input type="checkbox"/> Ms.	Address (number and street name)		City	Province
How long at this address? years months		<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Other	Home telephone	Email address
Previous address if less than 2 years (number and street name)		City	Province	Postal code
Personal gross annual income \$	Total personal assets \$	Total personal liabilities \$	Personal net worth (assets minus liabilities) \$	Mother's maiden name (for identification and security purposes)
Are you personally liable for a debt incurred with a third party? <input type="checkbox"/> No <input type="checkbox"/> Yes <i>If yes</i> <input type="checkbox"/> Personal <input type="checkbox"/> Business		Amount \$	Creditor's name	

**3 Request for additional cards.**

If the requesting company is applying for more than one additional card (maximum 9 allowed), please use additional forms and complete sections 1 (name of requesting company only), 3 and 5.

User's last and first name	Date of birth (mm/dd/yyyy)	Monthly credit limit* (optional)	Access to cash advances*	Mother's maiden name (for identification and security purposes)	User's signature
		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<b>X</b>

**4 Balance transfer request.**

Use this section to transfer the balance from another credit card to your new PREMIA card account.

**YES! Please transfer the balance of the account listed below to the PREMIA card of the requesting company.**<sup>5</sup> ▶

Transfer amount \$

Name of financial institution or credit card company	Card number	<b>X</b> Signature of authorized signatory
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**5 Please read the terms and conditions on the following page and sign below.**

By signing below, the undersigned, in his personal capacity and in his capacity as the authorized representative of the requesting company, agrees to be bound by the terms of the Agreement and warrants that the representations made in this application are true and correct. The undersigned declares having read the terms and conditions, declares himself satisfied and agrees to respect them. The undersigned understands that by signing this application, he is also providing his consent and authorization concerning his personal information, effective as of this date and during the entire time he remains a client of the Bank. The undersigned also acknowledges that he has been informed of his right to restrict the collection, use and communication of his personal information. **The undersigned specifically authorizes the Bank to obtain from time to time his credit records from credit reporting and assessment agencies and acknowledges being duly advised with regards to this.** The Company and the authorized signatories are jointly and severally (solidarily in Quebec) liable for all debts incurred by transfer of balances or by the use of one or the other of the cards issued. It is agreed that if only one signature is affixed, the person having signed is deemed to be the authorized representative and signatory of the Company.

Name of requesting company (in print letters)		
Name of the authorized signatory as the authorized representative of the requesting company and in personal capacity (in print letters)	Signature of the authorized signatory as the authorized representative of the requesting company and in personal capacity	Date (mm/dd/yyyy)
	<b>X</b>	

**For administration use only**

Employee number	Transit to remunerate	CIS number	Authorized credit limit \$
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1. All credit applications are subject to credit approval by National Bank.  
 2. The granting of the reduced rate is subject to credit approval by National Bank. The reduced rate currently offered is 8.9% on balance transfers and cash advances, and 13.9% on purchases.  
 3. Disclosure of your social insurance number is optional. For information on its use by National Bank, read the section entitled "Collection, Use and Communication of Financial and Personal Information" on the following page.

4. The requesting company and the authorized signatories discharge and release National Bank for any and all damages and responsibilities resulting from any exceeding of the authorized credit limit by any user or unauthorized access to cash advances by any user and despite any existing control measures.  
 5. Balance transfers can reach up to 75% of the credit limit granted to the requesting company. National Bank reserves the right to refuse any balance transfer. Unless the reduced rate is chosen, all balance transfers and cash advances shall be subject to the regular annual interest rate in effect, which is currently 18.9%.

## 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 cards services, and trust, custodial, brokerage, insurance and other personal financial services, in particular National Bank Trust Inc., National Bank Securities Inc., Natcan Trust Company and Altamira Financial Services Ltd., some of which may be subject to specific legislation. A list of the main Canadian subsidiaries is available in our branches.

The requesting company (the "Company") hereby certifies the accuracy and completeness of the information appearing on this application form and requests that a PREMIA MasterCard Business Card as well as any additional cards specified on the application form be issued by the Bank and that they may be renewed or replaced by the Bank from time to time (hereinafter referred to individually and collectively as the "Card"). Each and all of the authorized signatories also certify the accuracy and completeness of the information indicated on this application form. Each user certifies the accuracy and completeness of its personal information indicated on this application form.

The Company requests that the Card be issued for the purpose of being used exclusively for its business activities.

The Company agrees to grant to the person(s) identified on this application form as the authorized signatory(ies), all the rights and powers associated with the management and use of the Card and certifies that this (these) person(s) is (are) duly authorized and appointed to represent the Company.

The Company, the authorized signatories and each user of the Card undertake to respect the terms and conditions governing the use of the Card which accompany the Card when issued and which may be modified from time to time by the Bank, as well as the terms and conditions of any and all contracts regarding the services that may be obtained with the Card. It is agreed that the use of the Card shall confirm the receipt and acceptance of the terms and conditions governing the use of the Card as well as the acceptance of the terms and conditions governing the services which may be obtained with such Card.

At the request of the Bank, the Company shall provide its financial statements, as well as any and all other documentation considered relevant and necessary by the Bank, for the purpose of evaluating this application and any renewal of the Card.

The Company and the authorized signatories shall be jointly and severally (solidarily in Quebec) liable to the Bank for any and all obligations and indebtedness of principal, interest and charges, incurred directly or indirectly through the use of the Card issued under this application. Specifically, the Company and the authorized signatories shall be jointly and severally (solidarily in Quebec) liable for all balance transfers, cash advances, purchases and debits made with the Card and all applicable fees.

However, it is understood that the users of the Cards issued under this application form shall not be personally liable for the indebtedness arising from the use of the Card.

In the event that this application form does not meet the conditions specified by the Bank for the issue of a Card, the Bank reserves the right to refuse to issue a Card at any time and at its discretion.

The terms and conditions of this application form have been formally and validly adopted by a resolution of the Board of Directors of the Company, in accordance with its incorporating instrument and bylaws and applicable statutes and legislation. Said resolution was still in full force and effect when the authorized signatories of the Company signed this application form and these representatives were and are duly authorized to represent the Company for the purposes hereof as they have so declared.

**The Company and the authorized signatories understand that they may obtain additional information with respect to the rate of interest applicable to the Card issued by the Bank, upon the date on which the interest begins to accrue, any grace period that applies, with respect to the annual fees to be billed by the Bank following the issue of the Card, and regarding other charges and the amount of any non-interest charges by calling 1 800 363-3339 (toll free) or 514 394-1410 in the Montreal area.**

If applicable, it is agreed that the annual fees shall appear on the first statement following the issue of the Card, and once a year thereafter.

### COLLECTION, USE AND COMMUNICATION OF FINANCIAL AND PERSONAL INFORMATION

#### Collection

The Bank collects information of a financial and personal nature on the Company, the authorized signatories and the users in order to offer the Company the regular financial services related to the issue, management, renewal and replacement of a 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 the Company needs, to determine its eligibility for various products and services of the Bank and to protect its interests and those of the Bank.

The users agree to provide to the Bank the necessary information about themselves for the purposes mentioned above. The Company and the authorized signatories agree to provide to the Bank the necessary information about themselves for the purposes mentioned above and authorize the Bank to obtain financial and personal information about themselves from any person likely to have such information (credit reporting and assessment agencies, financial institutions, employers, professionals and individuals given as references).

#### Use and Communication

- The financial and personal information collected by the Bank, and required in order to provide the Company with the products and services requested, may be used and communicated for the following purposes:
  - to determine the financial situation of the Company and the authorized signatories, the eligibility of the Company for various products and services requested, including all the features, 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 the Company, on a continuous basis, the various financial products and services requested and to enable the Bank to conduct its activities, including for statistical purposes, or to measure the quality of its customer service and to that end, the Bank may, from time to time, monitor and/or record its telephone conversations held with the authorized signatories and any and all representatives, directors, administrators or employees of the Company;
  - to convey it to any person working for or with the Bank, including its suppliers and agents, to the extent necessary in order to provide the Company with the products and services requested notably for data processing and storage as well as for collection purposes and for the supervision of transactions carried out in order to protect the Company, the authorized signatories and the Bank against errors and fraud;
  - to enable the Bank to comply with the applicable legislation, notably the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* which requires that the Company, the authorized signatories and the users be properly identified;

- to make it easier to identify the Company and the authorized signatories, to distinguish the Company and the authorized signatories from the Bank's other clients and to the credit reporting and assessment agencies, financial institutions, employers, professionals and individuals given as reference. The Bank may use the social insurance number of the authorized signatories for these specific purposes, unless they declined to disclose it when filling in this application form;
  - to disclose it to persons having an interest in the event of a sale, an assignment or any other form of transfer of the Bank's activities; and
  - to convey the credit file of the Company and the authorized signatories 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.
- Some of the financial and personal information of the Company and the authorized signatories, notably the name, address, telephone number and other information of a financial and personal nature, may also be used and communicated for the following purposes:
    - to offer the Company other products and services offered by the Bank, its subsidiaries and related corporations as well as its select business partners,\* whose corporations are well established and have been chosen by the Bank. Such information shall also be added to the client list drawn up and used by the Bank for this purpose; and
    - to allow the Bank to communicate it to its subsidiaries, related corporations (where legislation permits), agents, and select business partners for the purpose of allowing them to offer the Company products and services which may be of interest to the Company.

The Company, the authorized signatories and the users expressly authorize the Bank to use and communicate the information for the purposes stated above. The Company and the authorized signatories acknowledge that they may, at any time, prohibit the Bank from using and communicating the information for purposes mentioned in Paragraph 2, subject to reasonable notice. The Company and the authorized signatories shall then notify the Bank to this effect by calling 1 800 363-3339 (toll free) or 514 394-1410 in the Montreal area, by email at [www.nbc.ca](http://www.nbc.ca) or at any one of the Bank's branches. The product or service requested shall not be refused solely because the Company or the authorized signatories withhold their consent for the information to be used for these purposes. In all cases, the Company will be notified of the consequences of its refusal or the refusal of the authorized signatories with respect to the use or communication of the information about the Company or the authorized signatories, particularly the fact that the Company will no longer receive information on the products and services likely to be of interest to it.

The Company, the authorized signatories and the users authorize the Bank to keep the information collected for as long as needed for the purposes stated in Paragraph 1 even if the Company is no longer a client of the Bank. The Company, the authorized signatories and the users acknowledge that they can also have access to their personal information and correct it, if needed, by calling the Bank at the numbers mentioned above. In addition, the Company, the authorized signatories and the users will advise the Bank as soon as possible of any changes related to their personal information for purposes of updating its files. The Bank is authorized to act on any information it holds pertaining to the Company, the authorized signatories and all users until the Bank is advised of any change to said information. If the Company, the authorized signatories or any users fail to advise the Bank of such changes, they will not hold the Bank liable for any damages they incur.

The Company, the authorized signatories and the users understand that they may obtain more information with respect to the Bank's privacy policies by reading its policy available on its website at [www.nbc.ca](http://www.nbc.ca) as well as through the Bank's branches.

\* The Company may consult the Bank's list of select business partners by visiting the Bank's website at [www.nbc.ca](http://www.nbc.ca) or by calling 1 800 363-3339 (toll free).

### ADDITIONAL INFORMATION

**Grace period:** No interest will be charged on purchases made during the month provided the Company pays its balance in full within twenty-one (21) days following the date of the statement. This grace period shall not apply to cash advances and balance transfers. **Minimum payment:** The minimum payment to be made to the Bank every period shall be equal to 3% of the unpaid balance indicated in the monthly statement or a minimum of \$50, whichever amount is higher (or the new unpaid balance if it is lower than \$50). **Monthly statement:** A statement of account is sent on a monthly basis.

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

Annual interest rate	Average balance	
	\$500	\$3,000
18.9%	\$7.88	\$47.25

### SERVICE CHARGES

The Company agrees that the following fees will be charged to its account, if applicable. The Bank reserves the right to modify the amount of these fees after advising the Company within a reasonable time.

Additional copy of sales slip:	\$5.00 (1)
Additional copy of statement of account:	\$5.00 (1)
Balance inquiry:	\$1.00 (2)
Cheque issued for a credit balance:	\$5.00
NSF cheque:	\$30.00
Conversion fee for transactions in a foreign currency:	2.5%
Fees for cash advances:	
- National Bank ATMs:	\$1.00
- National Bank In-Branch (tellers):	\$2.50
- Other financial institutions in Canada (tellers* and <i>Interac</i> ** ATMs):	\$2.50
- Other financial institutions outside Canada (tellers* and <i>CIRRUS</i> ** ATMs):	\$4.00

\* 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.

- No fee will be charged for a transaction carried out within the thirty (30) days that the statement of account is issued.
- No fee will be charged for a transaction carried out at one of our automated banking machines or for a request made via the Interactive Vocal Response Service.