



NATIONAL
BANK

ASSISTANCE NETWORK

SecuriZone[®] 2.0 assistance program contract

Identity theft and fraud assistance

This contract can be cancelled for any reason without fee or penalty within 7 days of its receipt. Reasonable fees for the return of the assets covered by the contract will be assumed by the merchant.

**PROGRAM PHONE SERVICE
(24 HOURS A DAY, 7 DAYS A WEEK)**

**1-888-535-0510
514-871-8360 (collect calls accepted)**

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The SecuriZone® 2.0 assistance program (the *program*) includes a number of services to prevent or respond to instances of identity theft and fraud. These services are provided by Axa Assistance Inc. (the *Service Provider* or *we*) and promoted by NBC Assistance Inc. (*NBC Assistance*). The *program* is offered to Canadian residents only.

The *program* is offered to you as follows.

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Identity theft and fraud assistance

Description of service

Risk assessment

Answer the online questionnaire available at **nbccurizone.ca**. Once you've completed the questionnaire, *we* will assess your risk exposure. The online questionnaire addresses such topics as:

- › Protecting your computer and Wi-Fi access
- › Managing emails
- › Your personal identification numbers (PIN)
- › Your credit and debit cards
- › Using social networks (Facebook, Twitter, LinkedIn, etc.)

Based on your results, *we* will suggest a list of actions you can take to increase your security.

Identity theft and fraud prevention assistance

Contact one of our agents. They'll give you tips on protecting your identity – both online and offline – and help you find the information you need.

Legal assistance

Our lawyers can advise you about the legal aspects of identity theft and fraud. They'll explain the law to you in plain language to make sure you understand your rights. They can also provide you with references and direct you to the right resources.

You can call our legal assistance service as often as you would like.

Inclusions

- › Our agents and lawyers are available to answer your questions Monday to Friday (except Quebec holidays) from 9:00 a.m. to 4:45 p.m.
- › There is no time limit for consultations with agents and lawyers. It may be necessary to make an appointment 24 hours in advance to speak to an agent or a lawyer.

Special clauses and exclusions

- › The online questionnaire may not be reproduced without authorization from *NBC Assistance*.
- › Your evaluation results and personalized advice are provided for information purposes only and create no liability for *NBC Assistance*, the *Service Provider* or their agents and lawyers.
- › The contents of the questionnaire and the evaluation results are subject to revision by *NBC Assistance* and the *Service Provider* at their discretion.
- › The lawyers providing legal assistance are not permitted to represent you or get involved in your file.
- › Family plan only: Online questionnaire and services can be accessed by your spouse and by dependent children under age 24 living at the same address (the *dependents*).

Identity restoration assistance

Description of service

If your identity is compromised, we will help you in taking action with the following institutions and organizations:

- › Local police department
- › Canada Anti-Fraud Centre (CAFC)
- › Credit card issuers and financial corporations
- › Utilities (Canada Post, phone companies, cable companies, etc.)
- › Government organizations and service providers
- › Credit bureaus (Equifax and TransUnion)

Our service will also help you get new identity documents (passport, driver's licence, etc.).

At your request or at the recommendation of an agent, our lawyers can provide any legal information you may need to deal with an instance of identity theft or fraud. They will explain the law to you in plain language to make sure you understand your recourse.

Inclusions

- › The *program's* phone service is accessible 24/7, 365 days a year, from anywhere in the world.
- › Our agents and lawyers are available to assist you and answer your questions Monday to Friday (except Quebec holidays) from 9:00 a.m. to 4:45 p.m.
- › It may be necessary to make an appointment 24 hours in advance to speak to one of our agents, credit specialists or lawyers.

Special clauses and exclusions

- › Certain activities require the direct involvement of the applicant for security reasons and to comply with the requirements of the organizations and companies involved (government departments, Crown corporations, private companies, etc.).
- › The lawyers providing legal assistance are not permitted to represent you or get involved in your file.
- › Prepaid cards are excluded from the *program* (phone cards, gift cards, loyalty cards, etc.).
- › Family plan only: Service accessible to your spouse and *dependents*.
- › The identity restoration assistance service only covers essential identity and financial documents issued by Canadian institutions such as:
 - Passport, Canadian visa, Canadian permanent residence card
 - Canadian driver's licence
 - Credit and debit cards associated with Canadian bank accounts

Lost or stolen cell phone assistance

Description of service

If permitted by your phone service provider, we will take the necessary steps to:

- › Suspend cell phone service
- › Remotely delete confidential information on your phone

Special clauses and exclusions

- › Certain cell phone service providers will only suspend a phone if the request comes directly from the client. If so, the agent will put you in contact with your phone company.
- › The service only covers phones with a Canadian phone company.
- › Family plan only: Service accessible to your spouse and *dependents*.

Lost or stolen bank card/ identity documents assistance

Description of service

We can help you cancel your credit and debit cards and identity documents. We will also guide you through the process of restoring your cards and identity documents and help you access the services of a credit bureau (if recommended by the agent).

Inclusions

- › Access to the services of a credit bureau (if recommended by the agent).
- › It may be necessary to make an appointment 24 hours in advance to speak to one of our agents, credit specialists or lawyers.

Special clauses and exclusions

- › Certain activities may require you to take direct action for security reasons outside the *Service Provider's* control.
- › Prepaid cards are excluded (phone cards, gift cards, loyalty cards, etc.).
- › Family plan only: Service accessible to your spouse and *dependents*.
- › If your wallet or purse is stolen, assistance services only cover essential identity and financial documents issued by Canadian institutions, such as:
 - Passport, Canadian visa, Canadian permanent residence card
 - Canadian driver's licence
 - Credit and debit cards associated with Canadian bank accounts

Credit file validation and correction assistance

Description of service

At the recommendation of a credit specialist, a review of your credit file may be activated. This review will check if any potentially compromising fraudulent transactions are recorded in your file.

The credit specialist will help you order your credit file from one of the two main credit reporting and assessment agencies. They will then go over it with you to identify any incorrect transactions.

If necessary, they will then help you submit a correction request to the credit reporting and assessment agency.

This assistance service is **exclusively** intended to help you correct any fraudulent transactions recorded in your credit file.

Services for travellers

Description of service

Our services for travellers include:

- › Organizing an emergency funds transfer from the credit card of a person previously designated (with their approval)
- › Replacing tickets and travel documents

Inclusions

- › Assistance with buying airline tickets, reserving and paying for hotel rooms, renting a vehicle, etc., up to a maximum of \$2,000 (or based on the credit card limit of the designated person but with no monetary obligation on our part).
- › Assistance with replacing lost or stolen documents: *We will help you cancel and replace lost or stolen documents (passport, visas, permanent residence card, driver's licence, credit and debit cards associated with Canadian bank accounts).*
- › Translation services: If your identity documents or payment cards are lost or stolen, you can use our emergency telephone translation service to help you speak to the relevant authorities in a number of languages.

Special clauses and exclusions

- › The total value of the emergency funds transfer may not exceed \$2,000 per event, including transfer and exchange fees, and is subject to the available credit limit.
- › The total transfer amount and all authorized fees will be charged to the valid credit card of the person designated by you, after obtaining a duly signed authorization from the credit card holder via the form provided for this purpose when the request was made.
- › You will not receive the transfer until the amount has been charged to the third party's credit card.
- › An emergency funds transfer can be authorized in the event of theft or fraud or if your wallet is lost or stolen.
- › Assistance with replacing lost or stolen documents only covers essential identity or financial documents issued by Canadian institutions, such as: Passport, visas, Canadian permanent residence card, Canadian driver's licence, credit and debit cards associated with Canadian bank accounts.
- › The emergency translation service is available by phone only (if your identity documents or payment cards are lost or stolen).
- › Family plan only: Service accessible to your spouse and *dependents*.

General information

Monthly fee

The monthly fees for the *program* are set out in the Summary of Your Program you received. They will be debited directly from your account.

NBC Assistance may increase or change the fees at any time (at its sole discretion) with 30 days' written notice. You are entitled to cancel the *program* with no penalty if you do not agree to the increase or change in fees.

Changes to services

NBC Assistance may change the services provided at any time (at its sole discretion) with 30 days' written notice. You are entitled to cancel the *program* with no penalty if you do not agree to the change in services.

Duration of services and end of contract

The *program* comes into effect on the date indicated in the Summary of Your Program. *NBC Assistance* may terminate the *program* at any time. You can also cancel the *program* by calling *NBC Assistance* at **1-888-535-0510**.

Collection, use and disclosure of personal information

To open and administer your *program* and provide the services you have signed up for, *NBC Assistance* and the *Service Provider* may collect, use and disclose personal information about you, such as your name and contact information, to each other or to their respective agents and service providers, as well as to third parties such as credit reporting and assessment agencies.

This information may also be used or disclosed to comply with legal or regulatory requirements or as required or permitted by legislation and regulations. Furthermore, *NBC Assistance* and the *Service Provider* can use such information and disclose it to the entities in their group for statistical, legal or regulatory purposes, to manage risk and operations, and to update your information.

Your information may be processed or stored outside Canada and may be subject to the legislation of foreign countries, including the United States.

For more information on our practices concerning the protection of personal information and your rights in that regard, consult the *NBC Assistance* confidentiality policy, available at **nbccurizone.ca**, and the *Service Provider's* confidentiality policy, available at **axa-assistance.ca**.

You can also make a request by writing to:

NBC Assistance Inc.

Access to Personal Information Officer
1100 Robert-Bourassa Blvd., 5th Floor
Montreal, QC H3B 2G7

Axa Assistance Inc.

2001 Robert-Bourassa Blvd., Suite 1850
Montreal, QC H3A 2L8

❖ Should you have any questions, do not hesitate to contact us.

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1-888-535-0510

nbcsecurizone.ca



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