

Client Notice

# Personal Banking Solutions

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- › Changes to our banking fees
- › Changes to our banking packages and programs
- › Changes to our financial packages

Effective January 22, 2018

# Changes to our banking fees

## New fees

- Account handling (paper statement and passbook) fees will now apply, regardless of the account balance:

	Until January 21, 2018	As of January 22, 2018
<b>High Interest Savings Account</b>		
Statement sent by mail	Free	\$2.50/month/account
<b>Strategist, Natcan Strategist and Crescendo Account®</b>		
Statement sent by mail or passbook <sup>5</sup> (if applicable)	Free	\$2.50/month/account
<b>Chequing Account, Progress Account in US\$ or CA\$, Daily Interest Savings Account, Youth Savings Account, Multi-Transaction Account</b>		
Statement sent by mail or passbook <sup>5</sup> (if applicable)	No fee with a minimum or average monthly balance of \$2,500	\$2.50/month/account

- The following changes will apply to the banking packages and programs:

Accessible, Direct Access, AccessPlus, Virtuoso®, Direct Access+, UniFee™, UniFee+, ClickStudent® and Perspective

	Until January 21, 2018	As of January 22, 2018
<b>Discount on flat monthly fee</b>		
OVATION®, <sup>13</sup> Gold Credit Card card holder	50% off (max. \$5.00/month)	No discount

- As of May 2018, bills paid online will be processed as transactions made through our new ABMs:

	Until end of April 2018	As of May 2018
Online bill payment	Up to 5 bills can be paid in the same transaction	Each bill paid will count as a single transaction

Therefore, your fees or the number of your transactions may increase.

# Changes to our financial packages

The following changes will apply to the financial packages:

- > Wealth management
- > Health sciences specialists and students
- > Healthcare professionals and students
- > Business professionals and students: notaries, CPA accountants (CA, CGA and CMA), The Financier and HEC network
- > Nurses and registered practical nurses and nursing students
- > Engineers, engineering graduates and engineering students
- > Made-to-Measure Financial Package
- > Student and Young Professional Package

	Until January 21, 2018	As of January 22, 2018
<b>Transactions</b>		
Sending an <i>Interac</i> ® e-Transfer <sup>4</sup>	\$1.00/transfer	Free
<b>Other services</b>		
Personalized cheques (shipping fees and taxes not included)	200 cheques per year up to an unlimited number included (based on the financial package)	First order of 100 cheques included

- > Private Banking
- > Offer for Newcomers

	Until January 21, 2018	As of January 22, 2018
<b>Transactions</b>		
Sending an <i>Interac</i> e-Transfer <sup>4</sup>	\$1.00/transfer	Free

# Changes to our banking packages

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On January 22, 2018, changes to the pricing of our packages will take effect.

Below is a reminder of our four main packages as well as the changes being made.

## Removal of certain banking packages and programs

Effective January 22, 2018, the following banking packages and programs will be removed from our range of solutions:

- › Banking packages:  
Direct Access+, UniFee®, UniFee+ and Financial Service Centre program
- › Banking programs:  
First Step®, CoolCash®, i.d., ClickStudent®, Perspective, NatPlus® and Nat 50 Plus

These changes will result in updates to our Fee Guide. The new version of this document will be available at **nbc.ca** and at our branches as of January 22, 2018.

# THE MINIMALIST®

Accessible  
Until  
January 21, 2018

The  
Minimalist  
As of  
January 22, 2018

Number of monthly transactions included <sup>1</sup>	12 transactions including 2 branch transactions	
<b>Transactions<sup>2</sup></b>		
Client Card purchase	Included	
Withdrawal, transfer <sup>3</sup> , withdrawal for bill payment	Included	
Sending an <i>Interac</i> <sup>®</sup> e-Transfer <sup>4</sup>	\$1.00/transfer	<b>Free</b>
Cheque, pre-authorized debit	Included	
<b>Branch transactions</b>		
Withdrawal, transfer, withdrawal for bill payment	2 included	
Bill payment service	\$2.00/bill	
<b>Other services</b>		
Online statement or statement sent by mail	Free	
Passbook <sup>5</sup> (if applicable)	\$2.50/month/account	
List of transactions at ABMs		
– Each	\$0.75	<b>Free</b>
– Flat fee	\$1.00/month	
<b>Fees</b>		
Flat monthly fee for transactions included in the package	\$3.95 Flat monthly fee regardless of the account balance	

No fees for young people aged 0–17, students aged 18–24<sup>6</sup>, seniors aged 65 and over<sup>7</sup> or beneficiaries (aged 18 and over) of a Registered Disability Savings Plan (RDSP)<sup>8</sup>.

# THE MODEST<sup>®</sup>

	Direct Access Until January 21, 2018	The Modest As of January 22, 2018
Number of monthly transactions included <sup>1</sup>	22 transactions	30 transactions
<b>Transactions<sup>2</sup></b>		
Client Card purchase	Included	
Withdrawal, transfer <sup>3</sup> , withdrawal for bill payment	Included	
Sending an <i>Interac</i> e-Transfer <sup>4</sup>	\$1.00/transfer	Free
Cheque, pre-authorized debit	Included	
<b>Branch transactions</b>		
Withdrawal, transfer, withdrawal for bill payment	\$1.50/transaction	
Bill payment service	\$2.00/bill	
<b>Other services</b>		
Online statement	Free	
Statement sent by mail or passbook <sup>5</sup> (if applicable)	\$2.50/month/account	
List of transactions at ABMs	Free	
<b>Fees</b>		
Flat monthly fee for transactions included in the package	\$8.25	\$9.95
<b>Discount on flat monthly fee<sup>9</sup></b>		
Young people aged 0–17	N/A	\$9.95 discount
Students aged 18–24 <sup>10</sup>	N/A	\$9.95 discount
Clients aged 60 or older	N/A	\$5.00 discount
Minimum monthly account balance to have flat monthly fee waived	\$2,500	\$3,000

# THE CONNECTED®

AccessPlus  
Until  
January 21, 2018

The  
Connected  
As of  
January 22, 2018

Number of monthly transactions included <sup>1</sup>	Unlimited transactions	
<b>Transactions<sup>2</sup></b>		
Client Card purchase	Included	
Withdrawal, transfer <sup>3</sup> , withdrawal for bill payment	Included	
Sending an <i>Interac</i> e-Transfer <sup>4</sup>	\$1.00/transfer	<b>Free</b>
Cheque, pre-authorized debit	Included	
<b>Branch transactions</b>		
Withdrawal, transfer, withdrawal for bill payment	\$1.50/transaction	
Bill payment service	\$2.00/bill	
<b>Other services</b>		
Online statement	Free	
Statement sent by mail or passbook <sup>5</sup> (if applicable)	\$2.50/month/account	
List of transactions at ABMs	Free	
<b>Fees</b>		
Flat monthly fee for transactions included in the package	\$14.25	<b>\$14.95</b>
<b>Discount on flat monthly fee<sup>9</sup></b>		
Young people aged 0–17	N/A	<b>\$9.95 discount</b>
Students aged 18–24 <sup>10</sup>	N/A	<b>\$9.95 discount</b>
Clients aged 60 or older	\$5.00 discount	
Minimum monthly account balance to have flat monthly fee waived	Flat monthly fee regardless of the account balance	<b>\$4,500</b>
<b>Other advantages</b>		
Cashback on the annual fees for a National Bank Mastercard® credit card <sup>11</sup>	No discount	<b>Discount of up to \$30.00</b>

# THE TOTAL<sup>®</sup>

Virtuoso Until January 21, 2018	The Total As of January 22, 2018
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Number of monthly transactions included <sup>1</sup>	Unlimited transactions	
<b>Transactions<sup>2</sup></b>		
Client Card purchase	Included	
Withdrawal, transfer <sup>3</sup> , withdrawal for bill payment	Included	
Sending an <i>Interac</i> e-Transfer <sup>4</sup>	\$1.00/transfer	<b>Free</b>
Cheque, pre-authorized debit	Included	
<b>Branch transactions</b>		
Withdrawal, transfer, withdrawal for bill payment	Included	
Bill payment service	Included	
<b>Other services</b>		
Integrated line of credit <sup>12</sup>	Included	
Online statement	Free	
Statement sent by mail or passbook <sup>5</sup> (if applicable)	Free	<b>\$2.50/month/ account</b>
List of transactions at ABMs	Free	
100 personalized cheques	Free (shipping fees and taxes not included)	
Use of the <i>Interac</i> network (ABM)	\$0.50 discount on withdrawals	<b>Free</b>
Use of the CIRRUS <sup>®</sup> network (ABM)	\$4.00	<b>Free</b>
Overdraft protection	Free	
Bank drafts in CAD or foreign currency	Free	
Purchase or sale of paper money in a foreign currency	Free	
Automatic transfer carried out by National Bank at your request	Free	
<b>Fees</b>		
Flat monthly fee for transactions included in the package	\$24.95	<b>\$25.95</b>
<b>Discount on flat monthly fee<sup>9</sup></b>		
Young people aged 0–17	N/A	<b>\$9.95 discount</b>
Students aged 18–24 <sup>10</sup>	N/A	<b>\$9.95 discount</b>
Clients aged 60 or older	\$5.00 discount	
Minimum monthly account balance to have flat monthly fee waived	\$5,000	<b>\$6,000</b>
<b>Other advantages</b>		
Cashback on the annual fees for a National Bank Mastercard credit card <sup>11</sup>	No discount	<b>Discount of up to \$150.00</b>
Safety deposit box	\$5.00 discount on the annual cost	



## Tips to help you save



Save by opting for eStatements, free of charge and eco-friendly, and monitor your transactions online.



Add up the average number of debits you do on a monthly basis and select the package that best suits your needs.



Opt for *Interac* e-Transfers, which will be free of charge to send with all our banking packages and financial programs as of January 22, 2018.



Pay for your purchases at merchants and withdraw cash at the same time using your Client Card to carry out 2 transactions in 1.



If you have several bank accounts, consolidate all your funds in a single account so that you benefit from having the fixed monthly fees waived.



Consult our offerings for professionals and students to benefit from exclusive advantages.

## ❖ To get advice or for more information



Please visit  
[nbc.ca/important-notice](http://nbc.ca/important-notice)



**Stay connected**  
Make an appointment or contact  
your advisor online



Make an appointment at the branch  
[nbc.ca/find-us](http://nbc.ca/find-us)

- 1 When transactions are indicated as being included, they are included as long as the maximum number of transactions included in the package has not been reached. Any transaction over the maximum as well as any transaction or service that is not indicated in the above table but for which our fee guide sets out fees will be charged based on the applicable pricing for your account or based on the general pricing set out in the “Breakdown of Service Charges” section.
  - 2 Transactions completed without a teller, including transactions at an ABM or merchant, online and mobile transactions, etc.
  - 3 The term “transfer” includes transfers between accounts, transfers between individuals and *Interac* e-Transfers.
  - 4 Fees apply to the *Interac* e-Transfer itself (see note 3 above) if you exceed the number of transactions included in your package or if you do not have a package.
  - 5 The passbook option is no longer available.
  - 6 No fees upon presentation of identity documents (proof of age) and proof of full-time student status (proof of registration, course schedule or transcripts). To continue benefiting from no-fee banking, the package is validated annually by presenting the above documents.
  - 7 No fees upon presentation of proof of eligibility for the Guaranteed Income Supplement.
  - 8 No fees upon presentation of proof of eligibility for an RDSP.
  - 9 Discounts are applied upon presentation of supporting documents.
  - 10 The discount is for full-time students, aged 18 to 24 inclusively, attending a post-secondary institution, upon presentation of identity documents (proof of age) and proof of full-time student status (proof of registration, course schedule or transcripts). Only for individual account holders. The package is validated annually by presenting the above documents.
  - 11 The discount on the annual fees for a National Bank Mastercard credit card can only be applied one time, at enrolment.
  - 12 This line of credit is subject to credit approval by National Bank of Canada. This package does not waive interest charges.
  - 13 The discount is only for clients who already hold an OVATION Gold credit card.
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