



CLIENT NOTICE

Fee Guide

Personal Banking Solutions

Effective January 22, 2018

Our Personal Banking Solutions

At National Bank, we understand that, now more than ever, you are looking for high-quality banking solutions designed to meet your specific needs and expectations. That is why we have prepared this user-friendly reference guide, which provides a competitive fee structure for our products and services as well as other useful information to help you make the right decision. Some of the terms used are defined in the glossary at the end of this guide.

Should you have any questions about our products and services or simply wish to discuss your financial needs, please schedule a meeting with a branch advisor, contact our call centre at **1-888-835-6281** (toll-free) or **514-394-5555** (Montreal area), or visit **nbc.ca**.

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Flat-Fee Banking Packages and Offer

By subscribing to our banking packages and offer, you can carry out even more transactions, and pay less! Furthermore, the management of your daily transactions just got easier. Our packages are offered with the Chequing Account and, except for The Minimalist™ Package, with the Personal Flex Line®.

	The Minimalist™, 1	The Modest™	The Connected™	The Total™	Offer for Newcomers ¹²
	Basic option that allows you to carry out a few transactions.	Adapted if you want to carry out several transactions a month.	Convenient if you want unlimited transactions.	Optimal if you don't want to be limited on the number of transactions you make and if you want to enjoy many advantages.	Ideal if you are new to Canada.
Number of monthly transactions included ²	12 transactions (including 2 branch transactions)	30 transactions	Unlimited transactions	Unlimited transactions (including branch transactions)	Unlimited transactions
Transactions³					
Debit card purchase	Included	Included	Included	Included	Included
Withdrawal, transfer ⁴ , withdrawal for one bill payment ⁵	Included	Included	Included	Included	Included
Sending <i>Interac</i> e-Transfer®. ⁶	Free	Free	Free	Free	Free
Cheque, pre-authorized debit	Included	Included	Included	Included	Included
Branch Transactions					
Withdrawal, transfer, withdrawal for bill payment	2 transactions included	\$1.50/transaction	\$1.50/transaction	Included	Year 1: Included As of year 2: \$1.50/transaction
Bill payment service	\$2.00/bill	\$2.00/bill	\$2.00/bill	Included	\$2.00/bill
Other Services					
Integrated credit line	Not applicable	Not applicable	Not applicable	Included ⁷	Not applicable
Online statement	Free	Free	Free	Free	Free
Statement by mail	Free	\$2.50/month/account	\$2.50/month/account	\$2.50/month/account	\$2.50/month/account
Passbook ⁸	\$2.50/month/account	\$2.50/month/account	\$2.50/month/account	\$2.50/month/account	Not applicable
Liste of transactions via ABM	Free	Free	Free	Free	Free
100 personalized cheques (shipping fees and taxes not included)	See "Breakdown of Service Charges"			100 cheques per year included	First order of 100 cheques included
Use of the <i>Interac</i> ® network (ABM)	See "Breakdown of Service Charges"			Free	See "Breakdown of Service Charges"
Use of the <i>Cirrus</i> ® network (ABM)	See "Breakdown of Service Charges"			Free	See "Breakdown of Service Charges"
Overdraft protection	See "Breakdown of Service Charges"			Free	See "Breakdown of Service Charges"
Bank draft in CAD or foreign currency	See "Breakdown of Service Charges"			Free	See "Breakdown of Service Charges"
Purchase or sale of paper money in a foreign currency	See "Breakdown of Service Charges"			Free	See "Breakdown of Service Charges"
Automatic transfer carried out by the bank at your request	See "Breakdown of Service Charges"			Free	See "Breakdown of Service Charges"
Access to cheque images	Free	Free	Free	Free	Free
Flat monthly fee					
Flat monthly fee for transactions included in the package	\$3.95 or no flat monthly fee under certain conditions (see note 1)	\$9.95	\$14.95	\$25.95	Year 1: No flat monthly fee Year 2: \$7.13/month Year 3: \$10.69/month As of year 4: \$14.25/month OR Years 1 to 3: No flat monthly fee if signed up for required services ¹³ As of year 4: \$14.25/month
Specific discount on flat monthly fee⁹					
Young people aged 0-17	(see note 1)	\$9.95 discount	\$9.95 discount	\$9.95 discount	Not applicable
Students aged 18-24 ¹⁰		\$9.95 discount	\$9.95 discount	\$9.95 discount	Not applicable
Clients aged 60 or older		\$5.00 discount	\$5.00 discount	\$5.00 discount	Not applicable
Minimal monthly balance to have flat monthly fee waived	Not applicable	\$3,000	\$4,500	\$6,000	Not applicable
Other advantages					
Cashback on the annual fees for a National Bank Mastercard® credit card, at enrolment	Not applicable	Not applicable	Up to \$30.00 ¹¹	Up to \$150.00 ¹¹	Not applicable
Safety deposit box	Not applicable	Not applicable	Not applicable	\$5.00 discount on the annual cost	Year 1: Free (1 ½ inch x 5 inch x 24 inch box) As of year 2: Regular service fees

- 1 The Minimalist package is offered with no flat monthly fee for Young people aged 0 to 17; no flat monthly fee for Student aged 18 to 24 upon presentation of identity documents (proof of age) and proof of student status (proof of registration, course schedule or transcripts); no flat monthly fee for Seniors aged 65 and over upon presentation of eligibility for the Guaranteed Income Supplement; no flat monthly fee for beneficiaries (aged 18 and over) of a Registered Disability Savings Plan (RDSP) upon presentation of proof of eligibility for an RDSP. For students, the package with no flat monthly fee is renewed annually upon presentation of proof of eligibility mentioned above.
- 2 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 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.
- 3 Transactions carried out at our ABMs, a participating merchant, through our online banking services (including our call centre) or those related to certain operations in your account.
- 4 Includes transfers between accounts, transfers to another person and *Interac* e-Transfers (in this last case, through our online banking services only).
- 5 Each bill paid at an ABM or through our online banking services counts as a transaction.
- 6 Fees apply to the *Interac* e-Transfer itself (see note 4 above) if you exceed the number of transactions included in your package or offer.
- 7 This line of credit is subject to credit approval by the bank. This package does not waive interest charges on the line of credit.
- 8 We no longer offer the passbook option.
- 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 (registration, course schedule or transcripts). This package and discount are renewed annually upon presentation of proof of eligibility mentioned above.
- 11 The cashback on the annual fees for a Mastercard credit card can only be applied one time, at enrolment.
- 12 To benefit from this offer, the new entrant must sign up no later than 60 months after arriving in Canada.
- 13 In order to pay no flat monthly fee during the first three years, enrolment to the following services is required: online account statement; National Bank personal credit card; your choice of direct deposit of your salary into your account or two electronic bill payments per month (through an ABM, our online banking services or pre-authorized debit).

Choose a banking package tailored to your needs. To make the best choice, it is important to estimate the number of banking transactions that you carry out each month.

Deposit Accounts

We offer a number of different deposit accounts in order to meet your needs.

For a list of other applicable fees, please refer to the “Breakdown of Service Charges” section, pages 22 to 31.

Chequing Account

For everyday banking.

Annual Interest Rate

No interest is paid.

Service Charges

Transactions

- › Debit card purchase \$1.25
- › Withdrawal, transfer between accounts, transfer to another person, *Interac* e-Transfer, withdrawal for one bill payment \$1.25
- › Sending *Interac* e-Transfer \$1.00
(these fees are added to the *Interac* e-Transfer fees)
- › Receiving *Interac* e-Transfer Free
- › Cheque, pre-authorized debit \$1.25

Branch Transactions

- › Withdrawal, transfer, withdrawal for bill payment \$1.50
- › Bill payment service \$2.00/bill

Other Services

- › Online statement Free
- › Statement by mail \$2.50/month/account
- › Passbook \$2.50/month/account
We no longer offer the passbook option.
- › List of transactions via ABM
 - Each \$0.75
 - Flat fee \$1.00/month
- › Automatic transfer carried out by the bank at your request, at a specific date \$1.50
- › Access to cheque images Free

Special Project Savings Account

To help you save systematically.

Annual Interest Rate

The interest rate is calculated on the daily closing balance: _____%.

Interest is paid monthly.

Rate in effect on _____

Service Charges

One free transaction per month among the transactions listed below with an asterisk.

Transactions

- | | |
|--|--------|
| > Debit card purchase | \$5.00 |
| > Withdrawal*, transfer between accounts*, transfer to another person*, withdrawal for one bill payment* | \$5.00 |

Branch Transactions

- | | |
|--|-------------|
| > Withdrawal*, transfer*, withdrawal for bill payment* | \$5.00 |
| > Bill payment service | \$2.00/bill |

Other Services

- | | |
|--|----------------------|
| > Online statement | Free |
| > Statement by mail | \$2.50/month/account |
| > Passbook | \$2.50/month/account |
| We no longer offer the passbook option. | |
| > List of transactions via ABM | |
| – Each | \$0.75 |
| – Flat fee | \$1.00/month |
| > Automatic transfer carried out by the bank at your request, at a specific date | \$1.50 |

Other Information

- > A minimum transfer of \$10 per month from another account is required (free). Transfers can be made from more than one account. Fees of \$1.00 will apply if the transfer cannot be carried out because of insufficient funds.
- > Pre-authorized debits or cheques are not offered with this account.

High Interest Savings Account

To help you save even more and benefit from a more attractive interest rate when your balance is \$5,000 or more.

Annual Interest Rate

Interest rate applied on the entire daily closing balance. Interest is paid monthly.

- | | |
|--------------------|----------------------|
| > Under \$5,000 | No interest credited |
| > \$5,000 and over | _____% |

Rate in effect on _____

Service Charges

One free withdrawal per month at an ABM. No fees for transfers made through our online banking services between accounts you hold with us.

Transactions

- | | |
|--|--------|
| > Debit card purchase | \$5.00 |
| > Withdrawal | \$5.00 |
| > Transfer between accounts through our online banking services | Free |
| > Transfer to another person, <i>Interac</i> e-Transfer | \$5.00 |
| > Sending <i>Interac</i> e-Transfer (these fees are added to the <i>Interac</i> e-Transfer fees) | \$1.00 |
| > Receiving <i>Interac</i> e-Transfer | Free |
| > Withdrawal for one bill payment | \$5.00 |
| > Pre-authorized debit | \$5.00 |

Branch Transactions

- > Withdrawal, transfer, withdrawal for bill payment \$5.00
- > Bill payment service \$2.00/bill

Other Services

- > Online statement Free
- > Statement by mail \$2.50/month/account
- > List of transactions via ABM
 - Each \$0.75
 - Flat fee \$1.00/month
- > Automatic transfer carried out by the bank at your request, at a specific date \$1.50

Other Information

This account does not offer the option to write cheques.

Progress Account™ in US\$

Combine the advantages of a savings account and a chequing account.

Annual Interest Rate

Deposit interest for this account is calculated on the applicable portion of the daily closing balance in each tier at the corresponding rate for that tier. Interest is paid monthly.

- > Under US \$1,000 _____%
- > US \$1,000 to US \$1,999.99 _____%
- > US \$2,000 to US \$4,999.99 _____%
- > US \$5,000 to US \$9,999.99 _____%
- > US \$10,000 and over _____%

Rate in effect on _____

Service Charges**Minimum Monthly Balance**

	Under US \$2,500	US \$2,500 and over
--	---------------------	------------------------

Transactions

- > Cheque, pre-authorized debit \$1.25 Free

Branch Transactions

- > Withdrawal, transfer, withdrawal for bill payment \$1.50 Free
- > Bill payment service \$2.00/bill \$2.00/bill

Other Services

- > Online statement Free Free
- > Statement by mail \$2.50/month/
account \$2.50/month/
account
- > Passbook \$2.50/month/
account \$2.50/month/
account

We no longer offer the passbook option.

- > Automatic transfer carried out by the bank at your request, at a specific date \$1.50 \$1.50
- > Access to cheque images Free Free

Other Information

- > The Progress Account in US\$ is not accessible through an ABM, a terminal at a participating merchant or our online banking services (except in the last case, to view your transactions).
- > Transaction fees for this account are in US\$.

The Strategist Account™ The Natcan Strategist Account™

To obtain a return, while maintaining a high balance.
The Natcan Strategist Account is offered by Natcan Trust Company, but is administered by the bank.

Annual Interest Rate

Deposit interest for this account is calculated on the tiered balance segments at the corresponding rate for that tier. Interest is paid monthly.

Interest rate applied on the entire daily closing balance:

- > Under \$5,000 _____%
- > \$5,000 to \$24,999.99 _____%
- > \$25,000 to \$59,999.99 _____%

Interest rate applied on the portion of the daily closing balance:

- > Between \$60,000 and \$99,999.99 _____%
- > \$100,000 and over _____%

Rate in effect on _____

Service Charges Minimum Monthly Balance

Two free transactions per month among the transactions listed below with an asterisk.

	Under \$25,000	\$25,000 and over
--	-------------------	----------------------

Transactions

- | | | |
|--|--------|--------|
| > Debit card purchase* | \$1.25 | Free |
| > Withdrawal*, transfer between accounts*, transfer to another person*, <i>Interac</i> e-Transfer*, withdrawal for one bill payment* | \$1.25 | Free |
| > Sending <i>Interac</i> e-Transfer
(these fees are added to the <i>Interac</i> e-Transfer fees, if applicable) | \$1.00 | \$1.00 |
| > Receiving <i>Interac</i> e-Transfer | Free | Free |
| > Cheque*, pre-authorized debit* | \$1.25 | Free |

Branch Transactions

- | | | |
|--|-------------|-------------|
| > Withdrawal*, transfer*, withdrawal for bill payment* | \$1.50 | Free |
| > Bill payment service | \$2.00/bill | \$2.00/bill |

Other Services

- | | | |
|---------------------|--------------------------|--------------------------|
| > Online statement | Free | Free |
| > Statement by mail | \$2.50/month/
account | \$2.50/month/
account |
| > Passbook | \$2.50/month/
account | \$2.50/month/
account |

We no longer offer the passbook option.

- | | | |
|--|--------------|--------|
| > List of transactions via ABM | | |
| – Each | \$0.75 | Free |
| – Flat fee | \$1.00/month | Free |
| > Automatic transfer carried out by the bank at your request, at a specific date | \$1.50 | \$1.50 |
| > Access to cheque images | Free | Free |

Line of Credit Accounts

For a list of other applicable fees, please refer to the “Breakdown of Service Charges” section, pages 22 to 31.

Personal Flex Line (\$5,000 and Over) and Student Line of Credit

By using your Personal Flex Line or Student Line of Credit as your day-to-day deposit account, you’ll save on interest charges for advances. Plus, you can limit your service charges by opting for one of our flat-fee banking packages. These lines of credit are subject to credit approval by the bank. The interest rate payable on advances is mentioned in the credit agreement you enter into when setting up the line of credit.

No Charge

- › Transfer¹ via our branches, ABM or online banking services

¹ These transfers will be charged if the number of transactions allowed under the offer or package is exceeded: \$1.50 per transfer via our branches, \$1.25 per transfer via ABM or online banking services.

Service Charges

Transactions

- › Debit card purchase \$1.25
- › Withdrawal, transfer to another person, *Interac* e-Transfer, withdrawal for one bill payment \$1.25
- › Sending *Interac* e-Transfer (these fees are added to the *Interac* e-Transfer fees, if applicable) \$1.00
- › Receiving *Interac* e-Transfer Free
- › Cheque, pre-authorized debit \$1.25

Branch Transactions

- › Withdrawal, withdrawal for bill payment \$1.50
- › Bill payment service \$2.00/bill

Other Services

- › Management fee \$1.00/month
- › List of transactions via ABM
 - Each \$0.75
 - Flat fee \$1.00/month
- › Automatic transfer carried out by the bank at your request, at a specific date \$1.50
- › Access to cheque images Free

Home Improvement Line of Credit (\$5,000 and Over)

Turning your most cherished dreams into reality. This line of credit is subject to credit approval by the bank. The interest rate payable on advances is mentioned in the credit agreement you enter into when setting up the line of credit.

No Charge

- › Withdrawal, transfer and withdrawal for one bill payment, at a branch or via ABM
- › Transfer between accounts and withdrawal for one bill payment, via our online banking services
- › Management fee
- › Cheque, pre-authorized debit

Service Charges

Transactions

- | | |
|--|--------|
| › Debit card purchase | \$1.25 |
| › Transfer to another person,
<i>Interac</i> e-Transfer | \$1.25 |
| › Sending <i>Interac</i> e-Transfer
(these fees are added to the
<i>Interac</i> e-Transfer fees) | \$1.00 |
| › Receiving <i>Interac</i> e-Transfer | Free |

Branch Transactions

- | | |
|------------------------|-------------|
| › Bill payment service | \$2.00/bill |
|------------------------|-------------|

Other Services

- | | |
|--|--------------|
| › List of transactions via ABM | |
| – Each | \$0.75 |
| – Flat fee | \$1.00/month |
| › Automatic transfer carried out
by the bank at your request,
at a specific date | \$1.50 |
| › Access to cheque images | Free |

RRSP Line of Credit (\$5,000 and Over)

Our RRSP Line of Credit enables you to finance your RRSP contributions any time of the year, which makes it easy for you to include your retirement savings goals in your budget. This line of credit is subject to credit approval by the bank. The interest rate payable on advances is mentioned in the credit agreement you enter into when setting up the line of credit.

No Charge

- › Transfer via our branches or online banking services to invest in an RRSP at National Bank of Canada or one of its subsidiaries.

Service Charges

Transactions

- | | |
|--|--------|
| › Pre-authorized debit | \$1.25 |
| No charge for transactions originating from National Bank or its subsidiaries. | |

Other Services

- | | |
|--------------------------------|--------------|
| › Management fee | \$1.00/month |
| › List of transactions via ABM | |
| – Each | \$0.75 |
| – Flat fee | \$1.00/month |

National Bank All-In-One Banking™

The All-In-One Banking home equity line of credit, which includes an authorized credit limit, allows you to access financing, conduct all of your banking transactions and manage your savings. Thanks to its competitive financing rate, you can reduce your expenses in addition to benefiting from a higher interest rate on any credit balance and lower fees on most of your transactions. All-In-One Banking is subject to credit approval by the bank. The interest rate payable on advances is mentioned in the credit agreement you enter into when setting up the line of credit.

Interest Rates Applicable on Credit Balances

- > Under \$5,000 _____%
- > Between \$5,000 and \$24,999.99 _____%
- > Between \$25,000 and \$59,999.99 _____%
- > Between \$60,000 and \$99,999.99 _____%
- > \$100,000 and over _____%

Rates in effect on: _____

Interest rates are subject to change. Credit accounts are not offset against debit accounts.

Structure

All-In-One Banking is a line of credit linked to one or more accounts so that you can separate your various needs (e.g. everyday transactions, education savings, home financing).

Flat Monthly Fees

- > **Main account:** \$6.00/month
- > **Additional accounts:** \$6.00/month/account

The flat monthly fee includes the following transactions:

- > Debit card purchase
- > Cheque, pre-authorized debit
- > Withdrawal, transfer between accounts, transfer to another person, *Interac* e-Transfer and withdrawal for one bill payment, via ABM and our online banking services
- > Sending *Interac* e-Transfer
- > Receiving *Interac* e-Transfer
- > Automatic transfer carried out by the bank at your request, at a specific date
- > List of transactions via ABM
- > Access to cheque images

Service Charges

Branch Transactions

- > Withdrawal, transfer and withdrawal for bill payment \$1.50
- > Bill payment service \$2.00/bill

Breakdown of Service Charges

Please note that certain fees are subject to the Goods and Services Tax (GST) and any other applicable provincial tax.

Registered Plans

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

A transfer may apply to one or more certificates maturing on the same date.

- › Guaranteed investment certificate \$100.00/transfer
- › Progress or variable-rate account \$100.00/transfer
- › Tax Free Savings Account (TFSA) \$100.00/transfer

Partial or total withdrawal

A withdrawal may apply to one or more certificates.

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

- › Guaranteed investment certificate \$100.00/withdrawal
- › Progress or variable-rate account \$100.00/withdrawal

Fees for Transactions Carried Out on the Account

Cheques or Pre-authorized Debits

- › Stop payment:
 - With complete information (date, amount, name of payee and cheque number) \$16.00
 - With partial information \$30.00
 - For a series of cheques or pre-authorized debits (maximum 12) \$30.00
Not available for accounts without chequing privileges.
- › Pre-authorized 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\$ (no fee if the client has a US\$ account) US \$7.00
 - Processing of US\$ items into CDN\$ CDN \$7.00
 - In a foreign currency other than US\$¹
 - \$1,000 or less \$11.00
 - Over \$1,000 \$13.00

¹ Certain conditions apply.

- › Items subject to special collection procedures¹ (in all currencies)
 - Outside of Canada² (in all currencies)
 - Item under \$20,000.00 \$50.00
 - Item between \$20,000.01 and \$100,000.00 0.25% of the amount of the item
 - Item over \$100,000.00 \$250.00
 - Dishonoured item \$50.00
 - Information requested from (or by) a correspondent \$20.00/transmission
 - Items in U.S. currency
 - Drawn from an institution in the United States³ \$50.00
 - Dishonoured item \$100.00
 - Within Canada⁴
 - Item under \$5,000.00 \$7.50
 - Item between \$5,000.01 and \$20,000.00 \$15.00
 - Item over \$20,000.00 0.10% of the amount of the item
 - Dishonoured item \$5.00
- › Unencoded or unqualified cheque \$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

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 \$45.00
- › Overdraft fee for a cheque, pre-authorized debit, payment instruction, debit card purchase or ABM withdrawal without sufficient funds (plus interest) \$5.00/transaction

Purchase or Sale of Foreign Currency Banknotes

Clients With a Deposit Account

- › U.S. dollars Free¹
- › Other currencies \$3.00/transaction¹

Individuals Without a Deposit Account

- › U.S. dollars \$3.00/transaction
- › Other currencies \$5.00/transaction

¹ This fee also applies to the purchase of banknotes (cash) made through online banking services. Delivery fees by Canada Post are in addition.

Other Fees

Cheques

- > Repurchase of American Express® travellers cheques purchased at National Bank of Canada Free
- > Personalized cheques Depending on supplier's prevailing charges

Drafts

- > Preparation of drafts in CDN\$, US\$ or foreign currencies US\$ and other currencies
 - \$5,000 and under \$7.75^{1, 2}
 - \$5,000.01 and over \$12.50^{1, 2}
 - Draft in CDN\$ \$7.50

¹ Fees for drafts in US\$ are calculated based on the US\$ amount and then converted into the currency of the account.

² Fees for drafts in other currencies are calculated based on the equivalent amount in CDN\$, as indicated on the copies of the draft, and charged in CDN\$.

- > Lost, stolen or destroyed drafts in CDN\$, US\$ and other currencies (request for refund or issue of a duplicate) Other currencies

	CDN\$	US\$	Other currencies
– \$0.01 - \$99.99	\$10.00	US \$10.00	CDN \$10.00
– \$100 and over	\$10.00	US \$16.00	CDN \$25.00

Costs incurred by the correspondent are not included.

Confirmations

- > Bank confirmation:
 - Per confirmation \$18.00
 - After 30 minutes \$36.00/hour
- > Confirmation of banking charges \$12.00
- > Balance inquiry or transaction confirmation by phone, with a representative \$5.00

Tracing and Documents

- > Issuing a letter at a client's request \$10.00/letter, plus tracing fees
- > Requests for images of items made via our call centre or at the branch \$5.00/item (regardless of the transaction date)
- > Tracing or reproducing documents (other than cleared items in your account and statements of account):
 - Within 90 days of transaction date \$5.00 each
 - 90 days or more after transaction date \$10.00 each Min. \$20.00

Fees charged to you even if the request is from a third party.

- > Copy of a previously issued deposit account, line of credit account and investment account statement \$5.00
- > Additional copy of a monthly line of credit account statement \$3.25
- > List of recent transactions requested prior to the production of the monthly account statement \$5.00

Other

- > Account dormant for:
 - 1 year \$20.00
 - 2 years \$30.00
 - 3 to 5 years \$40.00
 - 6 or 7 years \$50.00
 - 8 or 9 years \$60.00

These charges will be refunded if you acknowledge receipt of the notice within 60 days. If you do not acknowledge receipt of this notice and if the account balance is less than the fees, we will take this balance and close your account.

Service Charges for Specific Funds Transfers

- › Overdraft protection:
 - Via funds transfer from another deposit account, from a margin account or from a National Bank Mastercard card \$5.00/day
- › Transfer for insufficient funds:
 - Via funds transfer from another account \$5.00
- › Funds transfer request by mail or by telephone \$6.50
- › Transfer at the request of another financial institution when closing an account \$17.00

Service Charges for Wire Transfers

- › Outgoing wire transfers^{1,2}
 - Branch Services: 0.34% of the amount³
(min. \$15.00 to max. \$60.00)
(wire charges not included)
 - Wire charges:
 - For Canada and the United States \$15.00
 - For any other country \$20.00
 - Tracing fees \$20.00
- › Incoming wire transfers from inside or outside Canada¹:

	CDN\$ or US\$ (depending on the account currency)
– \$100.00 and under	\$5.00
– \$100.01 to \$100,000.00	\$15.00
– \$100,000.01 to \$1,000,000.00	\$20.00
– \$1,000,000.01 and over	\$25.00

¹ Certain bank correspondents may deduct additional fees from the payment amount.

² In US\$ if the transfer is in US\$.

³ The service charges for wire transfers are calculated based on the amount of the wire transfer and then converted into the currency of the account (US\$ or CDN\$).

Fees for Safety Deposit Box¹

- › New key² \$15.00
- › Annual fee

1 ½ in. x 5 in. x 24 in.	\$45.00
2 ½ in. x 5 in. x 24 in.	\$60.00
3 ¼ in. x 5 in. x 24 in.	\$60.00
2 ½ in. x 10 ¾ in. x 24 in.	\$95.00
5 in. x 5 in. x 24 in.	\$95.00
5 in. x 10 ¾ in. x 24 in.	\$175.00
5 in. x 15 in. x 24 in.	\$200.00
10 in. x 10 ¾ in. x 24 in.	\$265.00

¹ Taxes not included. Safety deposit boxes in sizes other than those listed above may be available at your branch. The annual fee covers the period from January 1 to December 31 and is charged by January 15.

² If both keys are lost, fees will apply for the forced opening of the safety deposit box.

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

Online Banking Services

Do your banking any time in complete security. Our online banking services are constantly evolving to allow you to do more, more easily. Please visit our website at **nbc.ca** to learn more about the latest available features.

Via Internet¹

Services offered:

- › Banking transactions: bill payment (withdrawal for one bill payment), transfer between accounts, transfer to another person, *Interac* e-Transfer, cheque order, stop payment, etc.
- › Transaction history: balance inquiry for bank accounts, credit cards, loans and investments, list of banking transactions and bill payments
- › Online statement
- › Personal information update
- › Debit card limit management
- › Access to cheque images cleared in your account since February 1, 2011
- › Access to a void cheque
- › Investments (National Bank Investments): mutual fund purchase or sale, transfer between funds, Systematic Investment Plan for National Bank Mutual Funds

Via mobile¹

Services offered:

- › Banking transactions: bill payment (withdrawal for one bill payment), transfer between accounts, transfer to another person and *Interac* e-Transfer
- › Transaction history: balance inquiry for bank accounts, credit cards, loans and list of banking transactions and bill payments
- › Debit card limit management

Via our call centre¹

Services offered:

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

¹ Some transactions could result in fees.

Automated Banking Machines

- › Fee for a transaction carried out through an ABM network other than that of National Bank (excluding Mastercard cash advances)
 - THE EXCHANGE[®] with debit card Free
 - *Interac* \$1.50/transaction
 - Cirrus \$4.00/transaction
- › Fee for a transaction carried out at a National Bank ABM (individual without a National Bank debit card or Mastercard credit card)²

Services Charges Maximum of \$3.00/transaction

² 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.

Account Handling

You can choose between an online statement or a statement by mail. Since May 4, 2015, passbooks are no longer offered. If you were issued a passbook before this date, you have the option of keeping it for periodically updating your account entries.

The statement of account will consolidate all the information on any investment, RRSP, transaction and line of credit accounts for which you are the **primary holder** (except for the Progress Account in US\$ and the Tax Free Savings Account).

If you are a **joint holder** of a line of credit account, you will receive a separate statement of account addressed to all borrowers. You can also receive the statement of account and any cost of borrowing disclosure documents on an individual basis. To take advantage of the separate disclosure option, please schedule a meeting with a branch advisor or call our call centre at **1-888-483-5628** or **514-394-5555** (Montreal area).

Special Features – Online Statement of Account

The contents of the online statement are the same as the statement by mail. If you decide to switch from statements by mail to the online statement, all eligible statements will be converted and will be available online.

If you have chosen to receive separate statements for your joint line of credit account, in order to receive the online statement free of charge, all co-borrowers must subscribe to the online statement.

Deposit Accounts and Banking Programs Still Active but No Longer Offered

These accounts and programs remain active for existing holders, **but they are no longer offered**.

For a list of other applicable fees, please refer to the “Breakdown of Service Charges” section, pages 22 to 31.

Progress Account™ in CDN\$

Annual Interest Rate

Deposit interest for this account is calculated on the applicable portion of the daily closing balance in each tier at the corresponding rate for that tier. Interest is paid monthly.

Service Charges	Minimum Monthly Balance	
	Under \$2,500	\$2,500 and over
<i>Transactions</i>		
> Debit card purchase	\$1.25	Free
> Withdrawal, transfer between accounts, transfer to another person, <i>Interac</i> e-Transfer, withdrawal for one bill payment	\$1.25	Free
> Sending <i>Interac</i> e-Transfer (these fees are added to the <i>Interac</i> e-Transfer fees, if applicable)	\$1.00	\$1.00
> Receiving <i>Interac</i> e-Transfer	Free	Free
> Cheque, pre-authorized debit	\$1.25	Free

Service Charges	Minimum Monthly Balance	
	Under \$2,500	\$2,500 and over
Branch Transactions		
› Withdrawal, transfer, withdrawal for bill payment	\$1.50	Free
› Bill payment service	\$2.00/bill	\$2.00/bill
Other Services		
› Online statement	Free	Free
› Statement by mail	\$2.50/month/ account	\$2.50/month/ account
› Passbook	\$2.50/month/ account	\$2.50/month/ account
We no longer offer the passbook option.		
› List of transactions via ABM		
– Each	\$0.75	\$0.75
– Flat fee	\$1.00/month	\$1.00/month
› Automatic transfers carried out by the bank at your request, at a specific date	\$1.50	\$1.50
› Access to cheque images	Free	Free

Daily Interest Savings Account Youth Savings Account Multi-Transaction Account

These accounts are subject to the same fees as the CDN\$ Progress Account, with the exception of fees for a purchase made with your debit card, which are collected at any time, at \$1.25 per transaction. Cheques cannot be issued on the Daily Interest Savings Account and the Youth Savings Account. Deposit interest on the Daily Interest Savings Account and the Youth Savings Account is calculated on the daily closing balance and is credited monthly. No interest is paid on the Multi-Transaction Account.

Crescendo Account® (with or without an integrated line of credit)

Annual Interest Rate

Deposit interest for this account is calculated on the applicable portion of the daily closing balance in each tier at the corresponding rate for that tier. Interest is paid monthly.

Service Charges

Transactions

> Debit card purchase	\$1.25
> Withdrawal, transfer between accounts, transfer to another person, <i>Interac</i> e-Transfer, withdrawal for one bill payment	\$1.25
> Sending <i>Interac</i> e-Transfer (these fees are added to the <i>Interac</i> e-Transfer fees)	\$1.00
> Receiving <i>Interac</i> e-Transfer	Free
> Cheque, pre-authorized debit	\$1.25

Branch Transactions

> Withdrawal, transfer, withdrawal for bill payment	\$1.50
> Bill payment service	\$2.00/bill

Other Services

> Management fee	\$5.00/month
> Online statement	Free
> Statement by mail	\$2.50/month/account
> Passbook	\$2.50/month/account
We no longer offer the passbook option.	
> List of transactions via ABM	
– Each	\$0.75
– Flat fee	\$1.00/month
> Automatic transfer carried out by the bank at your request, at a specific date	\$1.50
> Access to cheque images	Free

Superior Flex Line Program

No Charge

- > Cheque, pre-authorized debit
- > Debit card purchase
- > Withdrawal, transfer, transfer to another person, *Interac* e-Transfer, withdrawal for bill payment, at the branch, via ABM and via our online banking services
- > Receiving *Interac* e-Transfer
- > Automatic transfer carried out by the bank at your request, at a specific date
- > Access to cheque images

Service Charges

Transactions

> Sending <i>Interac</i> e-Transfer	\$1.00
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Branch Transactions

> Bill payment service	\$2.00/bill
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Other Services

> List of transactions via ABM	
– Each	\$0.75
– Flat fee	\$1.00/month

Customer Satisfaction

Complaint Settlement

If you have a complaint, please refer to our brochure entitled “For better banking relations with you/ Complaint settlement”, which is available at any branch, or at **nbc.ca** by going to About Us > Our Organization > Complaint Settlement.

At All Times

If you have a complaint regarding a possible breach of federal consumer protection legislation or of provisions of public commitments or voluntary codes of conduct adhered to by the bank, you can use the method of communication that suits you best to contact:

- › **Financial Consumer Agency of Canada**
427 Laurier Ave. West, 6th Floor
Ottawa, ON K1R 1B9
Telephone: 1-866-461-3222
Website: fcac-acfc.gc.ca
Email: info@fcac-acfc.gc.ca

Information about the Account Comparison Tool

The Financial Consumer Agency of Canada (FCAC) has an Account Comparison Tool that lets consumers compare bank accounts.

For more information, please refer to the website: **fcac-acfc.gc.ca** at the section “Account Comparison Tool”.

Notice of Changes to Fees Listed in this Guide

You will be informed of any fee changes:

- › at least 30 days before the effective date, by mail or electronically, if you have opted for this mode of communication;
- › at least 60 days prior to the effective date, by means of a notice displayed at our branches, points of service, automated banking machines and on our website at **nbc.ca** or by means of a new notice or a new Fee Guide made available in branches or on our website at **nbc.ca**.

Interest Rates

Interest rates are posted in branches and on our website **nbc.ca**, and are subject to change without notice.

Glossary

Access to Cheque Images

Access to cleared cheque images after February 1, 2011, through our online banking services that offer this feature.

Bill Payment Service

Service for handling a bill when paid at the branch.

Branch Transactions

Transactions carried out at our branches during normal business hours.

Debit

Withdrawal made from your account at either a National Bank counter, an ABM, a terminal at a participating merchant or through our online banking services.

Debit Card Purchase

Payment made using the bank debit card for the purchase of goods or services from a participating retailer by making a withdrawal directly from your account.

Interac, Cirrus and THE EXCHANGE Networks

Your debit card gives you access to the *Interac*, Cirrus and THE EXCHANGE automated banking machine networks, enabling you to carry out various transactions in Canada or abroad, as applicable.

Interac, NYCE® and Maestro® Networks

Your debit card gives you access to the *Interac*, NYCE and Maestro point-of-sale terminal networks, enabling you to carry out various direct payment transactions with participating merchants located in Canada or abroad, as applicable.

Online Banking Services

Banking services we offer and accessible via a technological device.

Pre-authorized Debit

Pre-authorized withdrawal by a participating merchant to whom you have granted permission to periodically or punctually withdraw an amount from your account. Pre-authorized debit allows the automatic payment of bills or other types of payments, such as mortgage payments, insurance premiums, bill payments for public services and contributions.

Prime Rate

Annual variable interest rate posted from time to time by the bank as a benchmark for setting the interest rate on demand loans in Canadian dollars granted by the bank in Canada.

Transactions

Transactions carried out at our ABMs, a participating merchant, through our online banking services (including our call centre) or those related to certain operations in your account.

Transfer Between Accounts

Transfer of funds you make between your deposit accounts held at the bank.

Transfer to Another Person

Transfer of funds you make from your deposit account at the bank to another person's deposit account held at the bank.

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BANKING

Simplifying your day-to-day banking transactions.



FINANCING

Helping you carry out the projects that are important to you.



INVESTING

Customizing solutions and advice for your short-term projects and retirement plans.



PROTECTING

Insuring you and your assets for your peace of mind.



TRANSFERRING

Making sure your estate is transferred to your loved ones.



DOING BUSINESS

Helping decision-makers grow their business.

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

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1-888-835-6281
514-394-5555

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