



CLIENT NOTICE

# Fees

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Guide to Banking Solutions  
for the Self-Employed

Effective May 1, 2019

More than ever, you want banking services that meet your needs and expectations. At National Bank, we understand your concerns. That is why we have created this guide, a simple reference tool that presents the fees for our products and services for self-employed clients.

If you have questions concerning our products and service or would like to discuss your financial needs, please meet with one of our branch advisors. You can also call our Customer Service at 514-394-4494 (Montreal region) or toll-free at 1-844-394-4494, or visit [nbc.ca](http://nbc.ca).

The Banking Solutions for the Self-Employed remain active for existing account holders, but they are no longer offered to new customers.

Holders of a Self-Employed Account, with or without a package, have the option of using a Personal Client Card.

## Transaction accounts

### Self-Employed Account (CDN\$)

#### Annual Interest Rate

No interest is paid on this account.

#### Service Charges

Minimum monthly fee \$7.50  
(minimum monthly fee does not apply if charges exceed \$7.50)

#### Branch Services

> Deposit, credit	\$1.30
> Withdrawal, debit	\$1.30
> Transfer	\$1.30
> Bill payment	\$2.00

#### Automated Services

> Client Card purchase	\$0.95
> Deposit, credit	\$0.95
> Withdrawal, debit	\$0.95
> Transfer	\$0.95
> Withdrawal for bill payment	\$0.95
> List of transactions via ABM	
– Each	\$0.75
– Flat fee	\$1.00/month
> ABM network user fee	
– THE EXCHANGE®	Free
– Interac®	\$2.00/transaction
– Cirrus®	\$5.00/transaction
> Inter-Access	Free

#### Digital Banking Solutions\*

> Enrolment	Free
> Transfer	\$0.95
> Bill payment	\$0.95
> Transfer to another person	\$0.95

#### Other Fees

> Cheque	\$1.25
> Automatic transfer	\$1.50

\* Services offered via our Internet Banking Solutions, Mobile Banking Solutions and Telephone Banking Solutions.

# Flat-fee banking packages

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## Self-Starter Package

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### 10 Electronic Transactions and 5 Cheques for \$6.95 per Month

- › Client Card purchase
- › Electronic funds transfer (debit or credit)
- › Withdrawal, deposit via ABM
- › Bill payment via ABM or our Digital Banking Solutions\*
- › Funds transfer (debit or credit)
- › Transfer to another person, *Interac* e-Transfer

### No Charge

- › Enrolment in our Digital Banking Solutions\*
- › THE EXCHANGE ABM network user fee

### Services Not Included and Additional Transactions

› Additional automated transaction	\$0.95
› In-branch transaction	\$1.30
› Additional cheque	\$1.25
› ABM network user fee	
– <i>Interac</i>	\$2.00/transaction
– Cirrus	\$5.00/transaction

\* Services offered via our Internet Banking Solutions, Mobile Banking Solutions and Telephone Banking Solutions.

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## Self-Starter + Package

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### 15 Electronic Transactions and 5 Cheques for \$8.95 per Month

- › Client Card purchase
- › Electronic funds transfer (debit or credit)
- › Withdrawal, deposit via ABM
- › Bill payment via ABM or our Digital Banking Solutions\*
- › Funds transfer (debit or credit)
- › Transfer to another person, *Interac* e-Transfer

### No Charge

- › Enrolment in our Digital Banking Solutions\*
- › THE EXCHANGE ABM network user fee

### Services Not Included and Additional Transactions

- |                                    |                    |
|------------------------------------|--------------------|
| › Additional automated transaction | \$0.95             |
| › In-branch transaction            | \$1.30             |
| › Additional cheque                | \$1.25             |
| › ABM network user fee             |                    |
| – <i>Interac</i>                   | \$2.00/transaction |
| – Cirrus                           | \$5.00/transaction |

\* Services offered via our Internet Banking Solutions, Mobile Banking Solutions and Telephone Banking Solutions.

## Breakdown of service charges

### Fees for Transactions Carried Out on the Account

#### Cheques or Preauthorized Debits

- > Held for postdated deposit \$5.25
  - Confirmation of deposit by mail \$1.75
- > 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
- > Processing of a cheque, item or payment instruction drawn on the account and returned or rejected due to insufficient funds \$45.00
- > Processing of a cheque, item or payment instruction in CDN\$ and US\$ drawn on a Canadian bank, deposited into the account and returned or rejected at payment \$6.00
- > Processing of a cheque returned or rejected due to insufficient funds:
  - In US\$ and other currencies drawn on a bank
    - \$1,000 or less Minimum \$16.00
    - over \$1,000 Minimum \$26.50

#### Manual Processing of Cheques

- > Unencoded or non-standard \$5.00
- > Cheque in foreign currency, negotiated at a branch or deposited in a CDN\$ account
  - US\$ \$7.00
  - Other currencies:
    - \$1,000.00 and under \$11.00
    - \$1,000.01 and over \$13.00
  - Cheque in US\$ drawn on a CDN\$ account Minimum \$20.00

## Confirmations

- › Bank confirmation:
  - Per confirmation Minimum \$35.00
  - After 30 minutes \$36.00/hour
- › Account balance information:
  - In person or by phone \$5.00/inquiry

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## Other Fees

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### Documents

- › Monthly statement of account Free
- › Duplicate monthly statement, account statement produced before the end of the month \$5.00
- › Requests for images of items submitted via Telephone Banking Solutions 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 following transaction date \$10.00/each  
Minimum \$20.00

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

### Cheque images

- › Access to images of cheques cleared in your account since February 1, 2011 through our Internet Banking Solutions Free

### Drafts

- › Draft in CDN\$ CDN \$9.00
- › Draft in US\$:
  - 5,000 and under US \$9.00
  - 5,000.01 and over US \$12.50
- › Draft in other currencies:
  - \$5,000 and under CDN \$9.00
  - \$5,000.01 and over CDN \$12.50

## 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 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.

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## Fees for Purchase or Sale of Foreign Currency

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- › Bank notes \$1.50/\$1,000
- › Coins \$1.50/\$100

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## Service Charges for Funds Transfers

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- › Overdraft protection
  - Via funds transfer from another transaction account, from a margin account or a National Bank Mastercard® \$5.00/day
- › *Interac* e-Transfer
  - Send an *Interac* e-Transfer \$1.00
  - Receive an *Interac* e-Transfer Free
  - *Interac* e-Transfer \$0.95\*

\* This \$0.95 transaction fee will be added, when applicable, to the service charge related to the sending of an *Interac* e-Transfer.



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## Service Charges for Wire Transfers

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- > Outgoing wire transfers inside or outside Canada<sup>1,2</sup>
  - Branch Services: 0.34% of the amount<sup>3</sup>  
 (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<sup>4</sup> \$20.00
- > Incoming wire transfers from inside or outside Canada<sup>1</sup>

	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 banking correspondents may deduct additional fees from the payment amount.

2 Fees are charged in US\$ if payment is in US\$.

3 Wire transfer fees are calculated on the amount sent converted into the currency of the account (US\$ or CDN\$).

4 Certain banking correspondents may charge additional tracing fees.

# Customer Satisfaction

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## Complaint settlement

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If you have a complaint, please refer to our *Complaint Settlement* brochure, which is available at any branch or on our website at **nbc.ca** by going to *About Us* > *Our Organization* > *Complaint Settlement* > *Complaint Process*.

## Protection of Personal Information

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With respect to complaints concerning the protection of personal information, you may proceed as indicated above or contact:

- > ***Office of the Privacy Commissioner of Canada***  
30 Victoria Street  
Gatineau, QC K1A 1H3  
Toll-free: 1-800-282-1376

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## Notice of Changes to Fees Listed in this Guide

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You will be informed of any fee changes:

- › 30 days prior to the effective date, by means of a notice inserted with your statement of account
- › 60 days prior to the effective date, by means of a notice displayed at National Bank of Canada branches, points of service, automated banking machines and on our website at [nbc.ca](http://nbc.ca) or by means of a new notice or a new guide made available in branches or on our website at [nbc.ca](http://nbc.ca)

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## Interest Rates

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

® THE EXCHANGE is a registered trademark of Fiserv Inc.

® *Interac* is a registered trademark of *Interac* Inc.

® Mastercard is a registered trademark of Mastercard International Inc.  
Authorized user: National Bank of Canada.



## **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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1-844-394-4494  
514-394-4494

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