

# Cashback That Counts

## ECHO<sup>®</sup> CASHBACK MASTERCARD<sup>®</sup> CREDIT CARD

—  
Cardholder's Guide



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Program content and conditions outlined in this guide are subject to change.

# Main Benefits of Your ECHO Cashback Credit Card

**1% CASHBACK  
ON ALL YOUR PURCHASES**



**ADDITIONAL 0.5% CASHBACK  
ON CERTAIN OTHER PURCHASES\***

- › on most of your online purchases
- › on your gas purchases
- › on your grocery purchases



**REDEEM YOUR  
CASHBACK ONLINE  
WHEN YOU WANT**



\* See *How Additional Cashback Works* on page 5.

## EARNING CASHBACK

By using the ECHO cashback card for your everyday purchases, you earn cashback rewards that will help you save. It's easy! Use your card for daily purchases and earn cashback.

Amount	Cashback %	Cashback value
\$400	1.5%	\$6
\$100	1.0%	\$1

Balance transfers, cash advances and fees resulting from the use of the credit card are excluded from the cashback calculation. Refer to [nbc.ca/ECHO](http://nbc.ca/ECHO) for details.

## CHECK YOUR CASHBACK BALANCE

Log in to your online account and watch your cashback rewards grow and grow. Our digital solutions are new to you? Simply download our mobile or tablet app or sign up for our Internet Banking Solutions at [nbc.ca/onlineenrolment](http://nbc.ca/onlineenrolment).

## REDEEM YOUR CASHBACK

Sign in to your account on your smartphone, tablet or computer and redeem \$25 or more in cashback. The cashback will then show as a credit to your account in the next 48 hours.

## HOW ADDITIONAL CASHBACK WORKS

Earn an **additional 0.5% cashback** on most of your online purchases, and on gas and grocery purchases. The additional cashback applies to the first \$25,000 in purchases charged to your National Bank Mastercard ECHO cashback credit card each year. Beyond that threshold, the additional 0.5% cashback will not apply; all purchases will earn a 1.0% cashback. All travel-related purchases, whether made online or not and carried out through a travel agency or not (airfare, hotels, car rental), transit pass purchases (bus, metro, train) and recurring payments (virtual subscriptions and automatic bill payments) are excluded from the additional 0.5% cashback. The additional 0.5% cashback also does not apply when funds are placed in a digital wallet other than MasterPass.

**Grocery purchases** include any purchase made at a store that primarily sells food, i.e., grocery store, delicatessen, supermarket, greengrocer or specialty food store. This definition excludes purchases made at retail stores and superstores whose core business is the sale of non-food items. For a full list of Mastercard codes associated with eligible merchants, visit [nbc.ca/ECHO](http://nbc.ca/ECHO).

**Gas purchases** at service stations and certain superstores entitle you to a cashback. For a full list of Mastercard codes associated with eligible merchants, visit [nbc.ca/ECHO](http://nbc.ca/ECHO).

**Online purchases** include all goods and services purchased on the Internet using your National Bank Mastercard ECHO cashback credit card or the MasterPass digital wallet associated with your credit card.

# Reassuring Protection

Your ECHO cashback Mastercard comes with reassuring insurance coverage for your online and in-store transactions, which is described briefly here. Insurance coverage begins from the moment your purchase is charged to your ECHO cashback card. **Note that certain conditions and restrictions apply; please consult the Insurance Program 713705-1 for complete details\*.**

## PURCHASE PROTECTION

### Purchase Insurance

Most new personal items purchased with your card are protected against theft or damage for ninety (90) days following the date of purchase. Depending on the circumstances, items may be replaced, reimbursed or repaired.

### Extended Warranties

You're covered by an Extended Warranty protection that doubles the manufacturer's coverage, where applicable, up to one additional year on most new items purchased with your card, in Canada or abroad, so long as the manufacturer's warranty exists and is valid in Canada.

## MASTERCARD GLOBAL SERVICE

Should you lose or have your ECHO cashback card stolen when travelling, rest assured that you can speak to an advisor who can help you to:

- › report a lost or stolen card;
- › receive a temporary card;
- › get cash advances (subject to your credit limit) in a matter of hours, almost anywhere in the world. You'll find the toll-free number for this convenient service online, at your hotel or in the local telephone directory under "Mastercard Global Service".

\* Insurance services are provided by National Bank Life Insurance Company. For residents of Alberta, the insurer is Canassurance, Insurance Company.

## MASTERCARD'S ZERO LIABILITY

In the event of unauthorized use of your card, you're protected by Zero Liability for all purchases made with your card in store, online and over the phone. Certain conditions apply. Visit [mastercard.ca](https://www.mastercard.ca) for more information.

## MASTERCARD SECURECODE®

Mastercard's free SecureCode service provides you with even more protection online. Your Mastercard SecureCode is a confidential number – known only to you and your financial institution – that you enter every time you make a purchase online at a participating merchant. You can obtain your own Mastercard SecureCode through any participating retailer's website.

## MASTERPASS™

NBC **MasterPass** is a free digital wallet that makes online shopping easy, fast and secure. Sign up once and you will never fill out payment or shipping again. Then it is as easy as clicking the MasterPass logo and entering your password.

To sign up, visit [nbc.ca/masterpasspay](https://www.nbc.ca/masterpasspay).

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# Advantages That Make a Difference

Your ECHO cashback card comes with a selection of practical benefits that make all the difference.

## ADDITIONAL CARDS

You can have up to three additional ECHO cashback credit cards issued. Moreover, the cashback earned with these cards are added on to yours, which means you'll be able to accumulate cashback even faster.

## BALANCE TRANSFERS\*

Transfer the balances of your credit cards from other financial institutions or department stores to your ECHO cashback card. Note that balance transfers are treated like cash advances.

## PREAUTHORIZED DEBIT

With preauthorized debit, your ECHO cashback card payments are automatically withdrawn from the transaction account you hold at National Bank or at any other financial institution.

## AUTOMATIC BILL PAYMENT

By using your ECHO cashback Mastercard for automatic bill payments, you'll enjoy numerous benefits: not only will you avoid late payments for monthly bills like phone and cable services, you'll also eliminate the monthly hassle of managing your bill payments.

For more information on additional cards, balance transfers, preauthorized debit and automatic bill payments, call **1-888-969-2273**, toll-free, or **514-394-1427**.



## AUTOMATED SERVICES

Since your card is equipped with a chip, you can access your bank accounts at any time using ATMs in the *Interac*<sup>®</sup>, Mastercard and Cirrus<sup>®</sup> networks. Network usage fees apply. Simply use the same PIN you use to make purchases.

## CASH ADVANCES\*

Your chip card also allows you to obtain cash advances at all times, anywhere in the world, at any National Bank or *Interac*, Mastercard and Cirrus network ATM.

## OVERDRAFT PROTECTION

By simply linking your current National Bank accounts to your ECHO cashback Mastercard account, you can activate overdraft protection for your card. Just call **1-888-483-5628**, toll-free, or **514-394-5555** to get started.

\* Subject to the Agreement governing the use of the Mastercard credit card issued by National Bank of Canada.

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## OPTIONAL TRAVEL INSURANCE\*

As an ECHO cashback cardholder, you can take advantage of National Bank Mastercard annual travel insurance packages. These packages allow you to choose the coverage for every trip you make during the year, up to a maximum of fifteen (15) or thirty (30) days at a time. Two types of coverage are offered:

### **Medical insurance only**

You'll be covered for medical fees, hospitalization, transportation costs and a living allowance.

### **Complete insurance**

In addition to the medical coverage described above, the policy also covers you for travel cancellation or interruption and includes baggage insurance.

To learn more about rates and to obtain this coverage, call **1-800-240-8424** or **514-286-8424**.

\* Optional travel insurance is offered by Canassurance, Insurance Company. Fees apply.

# Important Contact Information

## 24-hour Customer Service

- › Montreal area or collect from outside Canada..... 514-394-1427
- › In Canada or the U.S. .... 1-888-969-2273
- › Fax..... 514-394-4018

## Reporting a Lost or Stolen Card

- › Montreal area or collect from outside Canada..... 514-281-3159
- › In Canada or the U.S. .... 1-800-361-0070

## Insurance

### For all claims

- › Montreal area ..... 514-286-8345
- › Outside Montreal area ..... 1-888-235-2645

### Purchasing optional travel insurance

- › Montreal area..... 514-286-8424
- › Outside Montreal area ..... 1-800-240-8424

**Website**..... [nbc.ca/creditcard](http://nbc.ca/creditcard)

For more information,  
contact us at:

514-394-1427  
1-888-969-2273

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