

We offer a variety of solutions that you can rely on to meet your transaction needs effectively. If you would like to review how your transaction needs are being met and benefit from additional advice, please visit our website at nbc.ca/changes, contact a branch advisor or call our TelNat customer service team at **1-888-483-5628** (toll-free) or **514-394-5555** (Montreal).

How to obtain the *Guide to Personal Banking Solutions*

It's easy to consult the *Guide to Personal Banking Solutions* at any time. Updated copies will be available starting on May 4, 2015 in one of the following ways:

- Through the National Bank website at nbc.ca
- At our branches
- By calling **1-888-483-5628** or **514-394-5555**

If you have any questions concerning these changes or the *Guide to Personal Banking Solutions*, please call **1-888-483-5628** or **514-394-5555**. Our TelNat customer service team will be happy to help you.



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.

➤ For more information, please feel free to contact us.

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514-394-5555
1-888-4-TelNat

nbc.ca



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- 1 Account handling using a passbook will no longer be available as of May 4, 2015, unless you currently have this service as part of an account that is already open.
 - 2 A transfer may apply to one or many certificates maturing at the same date.
 - 3 A withdrawal may apply to one or many certificates.
 - 4 This fee makes it possible to carry out additional transactions free of charge.
 - 5 Some restrictions apply. This tip does not apply to financial package clients.
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Banking and Transaction Solutions

Changes to Banking Fees

Effective May 4, 2015

Changes to the *Guide to Personal Banking Solutions*

Effective May 4, 2015

It is important for us to keep you informed about all aspects of your banking operations. This notice therefore outlines the main changes that will be made to the fees for the banking services we offer. Please note that some of the changes in fees may not apply to your accounts due to your banking habits, and consequently may not result in any additional charges for you. If you have any questions about these changes or if you would like to find out more about our flat-fee banking packages suited to your specific needs, please do not hesitate to contact us. Our contact information may be found on the back of this notice.

Service Charges

Flat-fee Banking Packages		
	Current fee	New fee
Direct Access (Two additional electronic transactions free of charge)	\$6.25/month	\$8.25/month
AccessPlus	\$12.25/month	\$14.25/month
Virtuoso®	\$22.95/month	\$24.95/month

Choose the package that meets your needs

To select the right banking package for you, it is important to estimate how many electronic and automated banking transactions (ABM, Internet, phone, Client Card purchases) and bank transactions you do at a branch every month.

Account Handling ¹		
	Current fee	New fee
Paper statement	\$2.00/month/ account	\$2.50/month/ account
Paper statement sent by mail for certain financial packages Please note that, effective May 4, 2015, the fee for paper statements will change to \$2.50/month for the following financial packages: Healthcare Professionals, Health Sciences Specialists, Nurses and Registered Practical Nurses, Engineers, Notaries, Accountants CPA (CA, CGA or CMA), The Financier, HEC Network, Banking Offer for Newcomers, Made-to-Measure Financial Package, Student and Young Professional Package, National Bank Financial Made-to-Measure Financier.	Free	\$2.50/month/ account
Passbook	\$2.25/month/ account	\$2.50/month/ account
UniFee+® Package	Free	\$2.50/month/ account
Passbook for certain financial packages Please note that, effective May 4, 2015, the passbook fee will change to \$2.50/month for the following financial packages: Engineers, Student and Young Professional Package, Banking Offer for Newcomers.	Free	\$2.50/month/ account

Opt for online statements

Account handling using a passbook will no longer be available as of May 4, 2015, unless you currently have this service as part of an account that is already open. Remember that our account handling service with online statements via our Internet Banking Solutions is environmentally friendly and free of charge. In addition, all your online statements are accessible for a period of 60 months, available in PDF format, and their content is identical to the paper ones sent by mail.

Registered Plans		
	Current fee	New fee
Transfer to another financial institution		
Guaranteed Investment Certificate (GIC)	\$50.00/ certificate	\$100.00/ transfer ²
Progress or variable-rate account	\$50.00/transfer	\$100.00/ transfer
Tax-Free Savings Account (TFSA)	\$50.00/transfer	\$100.00/ transfer
Partial or total withdrawal	Current fee	New fee
Guaranteed Investment Certificate (GIC)	\$50.00/ certificate	\$100.00/ withdrawal ³
Progress or variable-rate account	\$50.00/ withdrawal	\$100.00/ withdrawal

Other Fees

Cheque images		
	Current fee	New fee
Access to images of cheques cleared in your account through our Internet Banking Solutions	\$1.50/cheque	Free

Replacement of Certain Fees

Margin Account National Bank All-In-One Banking™	
Fees for regrouped accounts, for the main account and any additional account will be abolished and replaced by the following fixed monthly transaction fee:	Fixed fee for transactions ⁴ (new fee)
Main account	\$6.00/month
Additional account(s)	\$6.00/account/ month

Save by consolidating your accounts⁵

Integrate a bank account into your National Bank All-In-One Banking™ and enjoy an unlimited number of electronic transactions and reduced banking fees. The National Bank All-In-One Banking™ remains an economical way to cover your transaction needs.