

Accumulation Table

National Bank Echo Cashback Mastercard

Cashback

The cashback equals 1% of the amount of eligible purchases according to the rules applicable to the ECHO credit card cashback program.

Additional Cashback

a) Eligible purchases

An additional cashback of 0.5% applies to:

- ▶ **Internet purchases of goods or services made with your credit card or your MasterPass wallet linked to your ECHO cashback credit card.**
- ▶ **Gas purchases made at a gas station or in some mega stores.** Here are the current MasterCard codes of eligible merchants: 5541 and 5542. These codes are subject to change.
- ▶ **Groceries purchased at a store whose main activity is to sell food**, such as a grocery store, a gourmet grocery store, a supermarket, a fruit store or a specialty food store. Grocery purchases made in pharmacies, retail businesses, mega stores and any other business whose main activity is not to sell food do not give you the right to earn the additional cashback of 0.5%. Here are the current MasterCard codes of eligible merchants: 5411, 5422, 5499 and 5462. These codes are subject to change.

b) Annual limit

An additional cashback is granted on the first \$25,000 of eligible purchases charged annually to your credit card account. The additional cashback of 0.5% does not apply when the total of your annual eligible purchases exceeds \$25,000. After that, the cashback equals 1% of eligible purchases, regardless of the type of purchase.

c) Excluded from the additional cashback of 0.5%

- ▶ All purchases related to a trip made with or without a travel agency (air transportation, accommodation and vehicle rental), purchases related to transportation (bus, metro, train) and repetitive payments (online subscriptions and automatic bill payments).
- ▶ Reloading a digital wallet online other than MasterPass.