

INFORMATION BOX			
Annual interest rates	Regular Rates (in effect at the issuance of the card unless a promotional rate applies)		
	Cards	Purchases	Balance transfers and cash advances
	Regular Rates: mycredit, Edition, Allure, MC1, ECHO cashback, Escapade, OVATION Gold, Platinum, World, World Elite	19.99%	22.99%
	Reduced Rates: Allure, Edition	14.5%	14.5%
	Regular Rates: Syncro	Prime rate + 4% (minimum rate : 8.9%)	Prime rate + 8% (minimum rate : 12.9%)
	The prime rate is the annual variable interest rate that the bank publishes from time to time which is used to determine the interest rate for on demand loans granted in Canadian dollars. To find out the prime rate, dial 1-888-622-2783 (toll-free) or visit nbc.ca. The minimum rates indicated above were the interest rates in effect on May 1, 2018.		
	<b>Increased Rates</b> The interest rates will increase when the minimum payment is not made by the due date indicated on the monthly statement twice during any 12 month period. Any missed payment during a 12 month period is counted, even if the missed payment has already been counted to increase the rates in the past or has occurred during such a period. For all cards (except the Syncro card): the interest rates will increase to 24.99% for purchases and to 27.99% for balance transfers and cash advances. For the Syncro card: the interest rates in effect when you missed your 2 <sup>nd</sup> payment will be increased by 9%. The increased rates will take effect on the 3 <sup>rd</sup> statement period following the 2 <sup>nd</sup> missed payment and will apply to the account balance until the minimum payment is made by the due date indicated on the monthly statement during 9 consecutive months. After this period, the regular rates will apply, regardless of whether a promotional or reduced rate was in effect prior to the rate increase.		
Interest-free/grace period	At least 21 days on purchases if you pay your full balance by the due date indicated on your monthly statement (no grace period applies to balance transfers and cash advances).		
Minimum payment	Your minimum payment will correspond to 2.5% of your account balance plus any amount already due or \$10, whichever amount is higher. If your account balance is lower than \$10, you must pay the entire balance. If you exceed your credit limit, the amount of the minimum payment will be the highest of the following amounts: (a) 2.5% of the account balance or (b) the amount of the overlimit.		
Foreign currency conversion	<ul style="list-style-type: none"> <li>- A foreign currency transaction appears on your statement in Canadian dollars.</li> <li>- To convert the amount of a transaction in a foreign currency to Canadian dollars, we use the same exchange rate charged to us by <i>Mastercard Worldwide</i> on the date the transaction is posted to your account. A fee of 2.5% will then be charged on the amount converted in Canadian dollars.</li> <li>- The applicable exchange rate is the rate in effect at the time the transaction is posted to your statement, whether it consists of a debit or a credit. The exchange rate applicable to a debit or a credit may however be different.</li> </ul>		
Annual fees	Cards	Main card	Additional card
	mycredit, MC1, Edition and Allure with CashBack, regular interest rate	\$0	\$0
	ECHO cashback, Edition and Allure with CashBack, reduced interest rate	\$30	\$0
	Escapade, Edition and Allure with the À la carte Rewards Plan, regular interest rate	\$30	\$0
	Edition and Allure with the À la carte Rewards Plan, reduced interest rate	\$60	\$0
	Syncro	\$35	\$0
	OVATION Gold	\$95	\$35
	Platinum	\$89	\$35
	World	\$115	\$35
	World Elite	\$150	\$50
	Annual fees will appear on the 2 <sup>nd</sup> statement following the issuance of the card, and once a year thereafter, on the anniversary of this 2 <sup>nd</sup> statement, whether the card is activated or not.		
Other fees	Posted to your account on the day of the transaction: Additional copy of sales slip or monthly statement: \$5.00 (1) Cheque issued for a credit balance: \$5.00 Fee for dishonoured account payment: \$42.50 Fees for balance transfers: <ul style="list-style-type: none"> <li>› Requested when the credit card account is opened: 1% of the amount of the transaction</li> <li>› Requested after the opening of the credit card account : 3% of the amount of the transaction (2)</li> </ul> Fee for use of Mastercard cheques : 3% of the amount of the transaction (2) Overlimit fee: \$29.00 (fee charged once each statement period if the balance exceeds the credit limit on the billing date) (3) Fees for cash advances (per transaction): <ul style="list-style-type: none"> <li>› National Bank ATMs and tellers: \$3.50</li> <li>› Other financial institutions in Canada*: \$3.50</li> <li>› Other financial institutions outside Canada***: \$3.50</li> </ul>		
(1) No fee will be charged for a transaction carried out within 30 days following the issuance of the monthly statement. (2) Fee may be reduced if a promotional offer is available and will be disclosed at the time the offer is made. (3) Not applicable for the <i>World Elite</i> card. * Part of the Mastercard Network** or Interac Network** or THE EXCHANGE Network**. ** Trademarks of Interac Inc., Mastercard International Inc., Cirrus System Inc. and Fiserv EFT. Authorized user: National Bank of Canada. *** Part of the Mastercard Network** or Cirrus Network**.			

# Credit Card Application<sup>1</sup>

201810

LTAQ

Promotional code

Request for an additional card on existing account

Correspondence:  E  F

Please print in black ink

Primary cardholder's existing National Bank credit card number: 5 2 5 8

## 1. Personal Information of Primary Cardholder All fields are mandatory unless otherwise indicated

<input type="checkbox"/> Mr. First name and last name  <input type="checkbox"/> Mrs.		Date of birth M   D   Y	Social insurance number <sup>2</sup> (optional)
Telephone number at home _____	Telephone account in the name of: <input type="checkbox"/> Primary cardholder <input type="checkbox"/> Other (specify): _____	Occupation _____	
Address (Civic number and Street) _____	Apt. City _____	Province _____	Postal code _____

## 2. Personal Information of Authorized User

<input type="checkbox"/> Mr. First name and last name  <input type="checkbox"/> Mrs.		Date of birth M   D   Y
Address (Civic number and Street) _____	Apt. City _____	Province _____
Relationship with Primary cardholder _____	Telephone number at home _____	Telephone number (work/other) _____

## 3. Credit Card Payment Protection Plan

The primary cardholder wishes to sign up for the Payment Protection on his credit card account. This optional insurance makes sure that the account balance is paid, in whole or in part, according to what is stipulated in the insurance certificate. This insurance will be offered at no cost for the first month after enrollment<sup>3</sup>.

Primary cardholder's signature

## 4. Balance Transfers

I request the transfer of the credit card balances listed below to my National Bank credit card account. I understand that a fee of 3% of the amount transferred will be charged to my credit card account with the bank<sup>4</sup>. This section only applies to credit cards not issued by the bank. Each amount indicated below cannot be less than \$250.

Name of the issuer _____	\$ Amount _____	Card number _____
Name of the issuer _____	\$ Amount _____	Card number _____

## 5. Important • Mandatory Signature

I request that an additional credit card be issued in the name of any authorized user identified in this credit application and who has authorized me to request a card on his behalf. I acknowledge having read the general conditions of this credit application and I accept them. I understand that I will be the only person responsible for the repayment of all amounts due to the bank resulting from the use of the credit card account, including transactions made by an authorized user.

I confirm the accuracy of the information provided in this credit application. I give my consent regarding the collection, use and disclosure of my personal information as described in the general conditions, subject to my right of withdrawal. **In particular, I accept that the bank obtain credit records from credit bureaus.** I also confirm having informed the authorized user of the collection, use and disclosure of his personal information as described in the general conditions and having obtained his consent.

**I understand that merchants may incur higher acceptance fees for the World and World Elite cards.**

Primary cardholder's signature \_\_\_\_\_ Date \_\_\_\_\_

### Reserved for the Bank:

Employee number: \_\_\_\_\_ Advisor's name: \_\_\_\_\_  
 Transit: \_\_\_\_\_ CIS client number: \_\_\_\_\_

Please send the application to: Credit Card Services, 600 De La Gauchetière Street West, Suite 1569-1, Montreal, Quebec H3B 9Z9.

- Subject to credit approval by the bank.
- Disclosure of the social insurance number is optional. For information on its use by the bank, read the section entitled "Collection, Use and Communication of Personal Information" on the next page.
- One month after signing up for this insurance, the regular monthly premium then in effect will be applied, which is currently \$0.99 (plus applicable taxes) for every \$100 of unpaid balance in the account at the date the statement is issued. This premium will be charged to the account and will appear on the monthly statement. If the balance is at zero when the statement is issued, the cardholder will have no premium to pay but the coverage will remain in effect. To be eligible for this insurance, the cardholder must be between 18 and 64 years old when applying for the insurance.
- Balance transfers are treated as cash advances and are subject to the cardholder agreement. In particular, interest on the cash advance amounts begins to accrue as of the cash advance date, until full payment is received. The bank reserves the right to refuse any balance transfer.

# General Conditions

## Responsibility of the Primary Cardholder

As the primary cardholder of the credit card account, I understand that I am responsible to the bank for all the obligations under the cardholder agreement. In particular, I am responsible for the repayment of any amount charged to my credit card account, including transactions resulting from the use of the account by an authorized user.

## Cardholder Agreement

The cardholder agreement will be sent to me with my credit card. I understand that the first use of the credit card account after receipt of the agreement, a notice of modification or a notice of renewal will confirm my acceptance of the terms and conditions of the cardholder agreement.

## Collection, Use and Communication of Personal Information Collection

To offer me products and services, the bank must collect my personal information as well as the personal information of authorized users. The bank collects this information from me, from credit reporting and assessment agencies and, when needed, from other sources. These sources include other financial institutions, public registries, regulatory authorities and organizations, insurers, employers, professionals and persons given as reference.

## Use

The personal information the bank collects is used primarily:

- to identify me, namely with my social insurance number if provided, to identify the authorized user and to keep our information updated
- to evaluate my financial situation and my continuing eligibility to the card, including with credit bureaus
- to provide me and the authorized user with the services related to the card on a continuing basis
- to conduct investigations and verifications necessary to protect the bank, the authorized user and myself against errors and fraud, including with respect to merchants
- to manage its risks and to respect its legal and regulatory obligations
- to preserve the integrity of the credit granting process

## Disclosure

To use my personal information and, to a lesser extent, the personal information of the authorized user, for the purposes described above, the bank may communicate such information to:

- the bank's subsidiaries (to update the information, to manage risks, to ensure compliance)
- the organizations and persons identified as other sources above (identification purposes, assessment of my financial situation, investigations, to ensure compliance and preserve the integrity of the credit granting process)

## Processing and storage of personal information outside of Canada

My personal information and that of the authorized user can be processed or stored outside of Canada and could be subject to the laws and rights of access of the authorities of foreign countries, including the United States.

## Marketing

Unless I instruct otherwise, the bank may use my personal information to offer me other products and services of the bank and those of its subsidiaries and select business partners\*, either by mail, by phone or by electronic means (such as email) to the addresses and numbers provided by me. The bank may also disclose this information to its subsidiaries and select business partners, where legislation permits, so that they too may offer me their own products and services in the same manner. I will have the opportunity to withdraw my consent to receiving such promotional offers when I activate my card or at any time in the future. To withdraw my consent, I may call at **514-394-1427** in the Montreal area, or toll free at **1-888-622-2783**, or visit one of the bank's branches.

## Additional information

I acknowledge that the cardholder agreement which will be sent to me includes additional information on the scope of my consent and the authorized user's consent as well as my rights and those of the authorized user to access and correct personal information. I undertake to communicate this information to the authorized user.

## Examples of Credit Charges Calculated Over a Period of 30 Days

Annual interest rate	Average balance	
	\$500	\$3,000
8.9%	\$3.66	\$21.95
14.5%	\$5.96	\$35.75
19.99%	\$8.22	\$49.29
22.99%	\$9.45	\$56.69
24.99%	\$10.27	\$61.62
27.99%	\$11.50	\$69.02

## Credit Card Payment Protection Plan (optional)

This optional insurance is subject to the terms and conditions of the certificate of insurance. As the primary cardholder of the credit card account, I understand that I am the policy holder. This insurance may guarantee, namely, the minimum monthly payments on the account (equal to the higher of \$10.00 or 5% of the insured sum, up to a total maximum of \$10,000), if I involuntarily lose my job or become totally disabled. This payment protection plan may also repay the account balance in a lump sum payment (up to a maximum of \$10,000) in the event that my spouse (if my spouse is an authorized user) or I die, receive a first diagnosis of certain types of cancer or suffer an accidental dismemberment. This coverage is available for a monthly premium of \$0.99 (plus applicable taxes) per \$100 of the outstanding balance of my account on the date of the monthly statement, subject to the other terms and conditions of the certificate of insurance which remain in effect as long as the premium is paid. I may cancel this coverage at any time by sending the insurer a notice or by calling the number below. For more information, I may call **1-877-871-7500**. This protection plan is subject to certain restrictions and exclusions. The provisions of the plan are described in full in the certificate of insurance which will be sent to me upon enrolment. Insurer: National Bank Life Insurance Company.

## Language

The parties have requested that this document be drawn up in English. *Les parties confirment leur volonté que le présent document soit rédigé en anglais.*

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\* Our select business partners are well established and carefully selected firms. The list of our select business partners and subsidiaries is available online at [nbc.ca](http://nbc.ca) or by calling, toll free, at **1-888-622-2783**.