

Healthcare Professionals and Students
Physicians, Chiropractors, Dentists,
Optometrists, Pharmacists, Podiatrists
and Veterinarians

Financial Packages



Advantages for professionals

This financial package includes:

- > Three CDN\$ or US\$ bank accounts¹ with no monthly service fees on transactions included in the package.
- > Unlimited transactions on most of the automated services you use on a daily basis.
- > A National Bank *World Mastercard*[®] or *World Elite*[®] *Mastercard*[®]. * at the regular annual fee.

Also receive advantages for the following financing solutions**:

- > The Personal Flex Line[®] (a line of credit).
- > The National Bank All-In-One Banking[™] (a home equity line of credit).
- > A mortgage loan.

❖ Privileges on commercial and investment solutions are also available. For more details, go to: nbc.ca/healthcareprofessional.

Eligibility requirements

To be eligible for this financial package, you must:

- > Have a bank account and a credit card eligible for the package².
- > Provide proof of your professional status[†].
- > Deposit all occupational earnings (RAMQ and other) in a National Bank account.

Your spouse can enjoy the personal banking advantages of the package by signing up for the additional Mastercard^{††}.

* This card is subject to credit approval by National Bank of Canada. Certain conditions apply.

** Financing subject to credit approval by National Bank. Certain conditions apply.

† This program must be renewed annually upon presentation of identification documents and proof of your professional status.

†† With this financial package, only the spouse of the primary cardholder is eligible for an additional Mastercard card. Regular annual fees apply to the additional card.

	Bank account in CDN\$	Personal Flex Line
Automated services included		
Client Card purchases via <i>Interac</i> [®] , NYCE [®] and Maestro [®] . ³ networks	✓	✓
Transactions at National Bank banking machines ⁴ : withdrawals, transfers ⁵ , bill payments and withdrawals for bill payments	✓	✓
Online, mobile and TelNat [®] telephone banking solutions: transfers ⁵ , transfers to another person ⁶ , <i>Interac</i> e-Transfers and bill payments	✓	✓
Service for sending <i>Interac</i> e-Transfer (these fees are added to the <i>Interac</i> e-Transfer fees, if applicable)	\$1.00 per transfer	\$1.00 per transfer
Cheques and debits included		
Cheques and preauthorized debits	✓	✓
Unlimited personalized cheques (plus shipping fee and taxes)	✓	✓
Other services included		
Drafts	✓	✓
Online account statement	✓	✓
Overdraft protection	✓	✓
Use of THE EXCHANGE [®] banking machine network	✓	✓
Safety deposit box ⁷ : 50% off rental charges	✓	✓
Loan insurance⁸		
Life insurance, disability insurance and critical illness insurance are available at any time	Not offered	Available
For life insurance and critical illness insurance, you can insure any amount you choose, up to the authorized limit. For disability insurance, you can choose a payment amount, depending on your needs.	Not offered	Available

Advantages for students

This financial package includes:

- › A CDN\$ or US\$ bank account¹ with no monthly service fees on transactions included in the package.
- › Unlimited transactions on most of the automated services you use on a daily basis.
- › A student line of credit* with an attractive interest rate.
- › A National Bank Platinum Mastercard®.** with no annual fee for the first two years†. After that period, the regular annual fee of \$125 will apply. The regular annual interest rates on the card are 19.99% for purchases and 22.99% for balance transfers and cash advances.

Eligibility requirements

To be eligible for this financial package, you must:

- › Be a full-time student in Canada.
- › Visit your branch once a year to update your file. One piece of identification and proof of status as a full-time student will be requested.
- › Have a bank account eligible for the package².

* Subject to credit approval by National Bank. Certain conditions apply. A guarantor who meets the Bank's criteria may be required. The annual amount is based on your personal budgetary requirements.

** Subject to credit approval by National Bank of Canada. Certain conditions apply. Grace period: No interest will be charged on purchases made during the month provided the client pays his balance in full within twenty-one (21) days of the date of the statement. This grace period does not apply to cash advances or balance transfers. Your minimum payment will correspond to 3% 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) 3% of the account balance or (b) the amount of the overlimit. Account statement: A statement is sent monthly. Examples of credit charges calculated for a period of thirty (30) days:

Annual interest rate	AVERAGE BALANCE	
	\$500	\$3,000
19.99%	\$8.22	\$49.29
22.99%	\$9.45	\$56.69

† Two years after the card is issued, the annual fee in effect at that time will be billed automatically and will appear on your monthly statement. Offer not renewable.

	Bank account in CDN\$	Student line of credit
Automated services included		
Client Card purchases via Interac®, NYCE® and Maestro®. ³ networks	✓	✓
Transactions at National Bank banking machines ⁴ : withdrawals, transfers ⁵ , bill payments and withdrawals for bill payments	✓	✓
Online, mobile and TelNat® telephone banking solutions	Transfers ⁵ , transfers to another person ⁶ , Interac e-Transfers and bill payments	Transfers ⁵ and bill payments
Service for sending Interac e-Transfer (these fees are added to the Interac e-Transfer fees, if applicable)	\$1.00 per transfer	\$1.00 per transfer
Cheques and debits included		
Cheques and preauthorized debits	✓	✓
200 personalized cheques per year (plus shipping fee and taxes)	✓	✓
Other services included		
Online account statement	✓	✓
Overdraft protection	✓	Not included
Use of THE EXCHANGE® banking machine network	✓	✓
Loan insurance⁸		
Life insurance, disability insurance and critical illness insurance are available at any time	Not offered	Available
For life insurance and critical illness insurance, you can insure any amount you choose, up to the authorized limit. For disability insurance, you can choose a payment amount, depending on your needs.	Not offered	Available

- 1 Bank account with chequing privileges. Certain services, such as passbook and paper statements, are not included.
 - 2 National Bank reserves the right to cancel, without notice, the discounts and other advantages offered with the financial package if the client closes his eligible bank account or cancels his eligible Mastercard account and replaces them with a bank account or Mastercard account that is not eligible for the package.
 - 3 Currency exchange charges apply. For complete details about transactions in foreign currencies, please refer to the *Agreement Governing the Use of Automated Services and Electronic Banking Solutions*, available in branches or at nbc.ca. Transactions in foreign currencies other than U.S. dollars will first be converted into U.S. dollars and then converted into Canadian dollars.
 - 4 User fees for the *Interac* banking machine and point-of-sale network and the Cirrus® banking machine network are also payable. No additional fees apply for use of THE EXCHANGE banking machine network.
 - 5 The term “transfer” means transfers between transaction accounts held by the same person.
 - 6 The term “transfer to another person” means transfers between two National Bank of Canada account holders.
 - 7 Minimum 12-month rental in Canada. Some conditions apply, particularly concerning eligibility for safety deposit box rental. Details available in branches. Safety deposit box rental charges are indicated in the *Guide to Personal Banking Solutions*, which is available in branches.
 - 8 Subject to the terms and conditions described on the Insurance 713705-3 and Assistance Program. Certain exclusions and restrictions apply. Insurer: National Bank Life Insurance Company.
 - Ⓢ Mastercard, *World Mastercard*, *World Elite*, *Maestro* and *Cirrus* are registered trademarks of Mastercard International Inc. Authorized user: National Bank of Canada.
 - Ⓢ Personal Flex Line and TelNat are registered trademarks of National Bank of Canada.
 - Ⓢ *Interac* is a registered trademark of *Interac* Inc.
 - Ⓢ NYCE is a registered trademark of NYCE Corporation.
 - Ⓢ THE EXCHANGE is a registered trademark of Fiserv Inc.
- ™ National Bank All-In-One Banking is a trademark of National Bank of Canada.

❖ Should you have any questions, don't hesitate to contact us.

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