

# Fee Guide

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Banking Services for Businesses

Effective August 1, 2018

# Banking Solutions to Manage Your Business More Efficiently!

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At National Bank, we know that managing your time and operations efficiently is essential. That is why we have developed a range of accessible banking transaction solutions designed to quickly meet the needs of your business.

Providing you with complete information about the products and services we offer – including their fees – is important to us. We therefore ask that you refer to the list of fees related to the various services you use.

If you have questions regarding our products or services or would like assistance to find solutions or packages that might meet your specific needs, we recommend that you schedule a meeting with one of our representatives at a branch. You may also call our National Bank Business Central® at **514-394-4494** (Montreal area) or **1-844-394-4494** (toll-free), or visit **[nbc.ca/business](http://nbc.ca/business)**.

Certain fees are subject to the Goods and Services Tax (GST) and any applicable provincial taxes.

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# Opening a Business Account

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## Complete the online form

Visit [nbc.ca/business-account-opening](https://nbc.ca/business-account-opening) and start your application. An advisor will call you to discuss your company's needs and schedule an appointment at a branch.



## Meet with an advisor at the branch

Call National Bank Business Central at **1-844-394-4494** and make an appointment with one of our advisors now.

Please note that some documents are necessary to open an account. You can ask one of our advisors for the list by phone or see it online at [nbc.ca/business-account-opening](https://nbc.ca/business-account-opening).

# Choose Any Access Method and Enjoy High-Quality Service

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## Online

National Bank Internet Banking Solutions – Businesses and Mobile Banking Solutions – Businesses<sup>1</sup> are fast, secure and easy to use. They give you real-time access to your accounts anytime, anywhere.

## Banking Machines

National Bank automated banking machines are accessible day or night. They're a great way to do your day-to-day banking.

## Telephone

Automated Telephone Service is available from 6 a.m. to midnight (Eastern Time), seven days a week, so that you can quickly carry out transactions linked to managing your current accounts.

## Branches

Our branch personnel will be pleased to serve you. Every National Bank professional is committed to offering you solutions that will make your banking and finances easier to manage.

# Banking Packages for Businesses<sup>2</sup>

	ePackage*	Package 20	Package 35	Package 50	Package 75	Package 100
<b>Transactions</b>						
Maximum number of debit and credit transactions	20 electronic transactions** + 2 sending <i>Interac</i> e-Transfers	20	35	50	75	100
<b>Deposit content</b>						
Maximum amount in notes	None	\$1,000	\$3,000	\$5,000	\$8,000	\$15,000
Maximum number of cheques	None	15	20	30	40	60
Maximum amount in coins	None	\$500	\$500	\$500	\$500	\$500
<b>Internet Banking Solutions – Businesses</b>						
Monthly subscription	Included					
<b>Fees</b>						
Fixed monthly fee (CDN \$)	\$5.99	\$15.99	\$26.99	\$39.99	\$54.99	\$77.99

\* Registration for Internet Banking Solutions – Businesses (IBS-B) is required.

\*\* Any non-electronic debit or credit transaction (requiring the intervention of a representative/agent of National Bank or related to the issue of a cheque) will be charged \$2.50.

## Excess Transactions

The per-transaction fees in effect apply to all withdrawals, deposits and deposit contents in excess of the number and amount allowed in each of the Packages for Businesses. Please refer to sections *Transaction Fees* and *Other Fees*.

## Transaction Fees

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### Account Withdrawal (or Debit)

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	CDN \$ or US \$ (depending on the currency of the account)
<ul style="list-style-type: none"> <li>› Withdrawal, inter-account transfer or withdrawal for bill payment (uncleared cheque):               <ul style="list-style-type: none"> <li>– Branch Services (or by telephone with the assistance of an advisor) \$1.30</li> <li>– Automated Services (CDN \$ only):                   <ul style="list-style-type: none"> <li>– Automated Telephone Service \$0.95</li> <li>– Banking machine \$0.95</li> </ul> </li> <li>– Digital Banking Solutions:                   <ul style="list-style-type: none"> <li>– Internet Banking Solutions – Businesses \$0.95</li> <li>– Mobile Banking Solutions – Businesses (CDN \$ only) \$0.95</li> </ul> </li> </ul> </li> <li>› Withdrawal by electronic funds transfer \$0.95</li> <li>› Sending <i>Interac</i> e-Transfer (CDN \$ only) \$0.95</li> <li>› Business Client Card purchase (including <i>Interac</i><sup>®</sup> Direct Payment or NYCE<sup>®</sup>) \$0.95</li> <li>› Withdrawal or payment:               <ul style="list-style-type: none"> <li>– By cheque (cleared cheque) \$1.25</li> </ul> </li> </ul>	



## Account Deposit (or Credit)

CDN \$ or US \$  
(depending on the currency of the account)

- > Deposit<sup>3</sup> or inter-account transfer:
  - Branch Deposit (limit of 250 items per deposit) \$1.30
  - Around-the-Clock Depository Service Deposit (limit of 250 items per deposit) \$0.95
  - Inter-account transfer:
    - Branch Services \$1.30
    - By telephone with the assistance of an advisor \$1.30
  - Automated Services (CDN \$ only):
    - Automated Telephone Service \$0.95
- > Deposit by electronic funds transfer \$0.95
- > Incoming *Interac* e-Transfer (CDN \$ only) \$0.95

Fees until October 31, 2018		Fees as of November 1, 2018	
> Deposit via banking machines	\$0.95	> Digital deposit*	\$0.95 per day for each account**
> Deposit via Internet Banking Solutions – Businesses (scanner)	\$0.95		
> Deposit via Mobile Banking Solutions – Businesses	\$0.95		

\* Deposits made through our digital banking solutions: mobile app, scanner or ABM.

\*\* Fees for an unlimited number of digital deposits per day (taking into account applicable time limits). Applies only to current packages.

## Basic Fees

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Basic fees associated with using a service included in this section for which transaction fees apply, if applicable (see the *Transaction Fees* section).

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### Business Current Account

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	CDN \$ or US \$ (depending on the currency of the account)
> Opening an account	Free
> Monthly fee	\$7.50
Monthly service fees do not apply if your total monthly transaction fees exceed \$7.50 per month.	
> Account closing:	
– Account closing within 90 days of opening	\$16.00
– Account closing for transfer to another institution <sup>4</sup>	\$17.00

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### Business Investment Account

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#### Annual Interest Rate and Bonus

The applicable interest rate and bonus are determined by the tiered structure of account balances given below. Interest is calculated on the daily closing balance of the account. The rate bonus is calculated on the minimum balance maintained in the account during the month, based on the number of days in the month. Interest is paid monthly on the last day of the month. The interest rates and bonus in effect are indicated in the document provided when the account is opened. The account statement is issued monthly.

#### Interest calculated on the following minimum balance tiers:

- > Under \$19,999.99
- > \$20,000 to \$99,999.99
- > \$100,000 to \$249,999.99
- > \$250,000 to \$499,999.99
- > \$500,000 to \$1,999,999.99
- > \$2,000,000 and over

	CDN \$
<b>Basic Fees (Business Investment Account)</b>	
> Account opening	Free
> Monthly transaction fees:	
– Inter-account transfer (deposit)	Free
– First 3 inter-account transfers (withdrawal)	Free
– As of 4 <sup>th</sup> inter-account transfer (withdrawal)	\$2.00/transfer
> Account closing within 90 days of opening	\$16.00

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## Foreign Currency Account

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	CDN \$
> Account opening	Free
> Monthly fee	\$35.00
> Account closing:	
– Account closing within 90 days of opening	\$16.00

The fees will be debited in CDN \$ from your Business Current Account.

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## Digital Banking Solutions – Businesses

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	CDN \$
<b>Internet Banking Solutions – Businesses</b>	
> Monthly fee – Businesses <sup>5</sup>	\$5.95
– Includes:	
– Unlimited number of users	
– Maximum of 25 accounts	
– Multi-entity option:	
– Fee per additional legal entity	\$5.95
> Monthly fee – Large Businesses	\$50.00
– Includes:	
– Unlimited number of users	
– Unlimited number of accounts	
– List of cancelled cheques	
– List of depositors	
– Each current account, line of credit and demand loan	\$15.00
– Account consolidation	\$10.00

## Mobile Banking Solutions – Businesses\*

> Monthly fee	Free
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\* Registration for Internet Banking Solutions – Businesses (IBS-B) is required.

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## Business Client Card

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	CDN \$
> Annual fees	Free
> Banking machine network user fees:	
– <i>Interac</i>	\$1.50
– Cirrus®	\$4.00

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## Automated Telephone Service

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	CDN \$ or US \$ (depending on the currency of the account)
> Annual fees	Free

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## Bill Payment

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	CDN \$ (transaction fees are extra)
> Branch Services (or by telephone with the assistance of an advisor)	\$2.00/bill
> Automated Services:	
– Banking machine	Free <sup>6</sup>
– Automated Telephone Service	Free
> Digital Banking Solutions (fee per payment):	
– Internet Banking Solutions – Businesses:	
– Public service providers <sup>7</sup>	Free
– Other (private) suppliers	\$1.50
– Government remittances	\$2.00
– Registration fee for government remittances (Assure Pay Tax Filing Service)	\$25.00
– Mobile Banking Solutions – Businesses:	
– Public service providers <sup>7</sup>	Free

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## National Bank Inter-Account Transfer

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CDN \$ or US \$  
(depending on the currency of the account,  
transaction fees are extra)

- › Branch Services (or by telephone with the assistance of an advisor) \$5.00/request
- › Automated Services (CDN \$ only):
  - Banking machine Free
  - Automated Telephone Service Free
- › Digital Banking Solutions:
  - Internet Banking Solutions – Businesses Free
  - Mobile Banking Solutions – Businesses Free

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## Around-the-Clock Depository Service

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CDN \$  
(transaction fees are extra)

- › Annual fees Free
- › Disposable deposit wallets (50 wallets) \$25.00  
(plus tax)
- › Replacement key for depository \$4.00  
(plus tax)

## Other Fees<sup>8</sup>

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CDN \$ or US \$  
(depending on the currency of the account)

- › Purchase of cash:
  - Bank notes \$1.50/\$1,000  
(plus tax)
  - Coin (CDN \$ only) \$1.50/\$100  
(plus tax)
- › Deposit contents (in branch, via banking machine and Around-the-Clock Depository Service):
  - Bank notes in branch \$2.50/\$1,000
  - Bank notes via banking machine \$2.25/\$1,000
  - Bank notes via Around-the-Clock Depository Service \$2.25/\$1,000
  - Coin (CDN \$ only) \$2.25/\$100
  - Cheque \$0.22/cheque

- > Digital Deposits (CDN \$ only):
  - Internet Banking Solutions – Businesses:
    - Deposit capture with scanner<sup>9</sup> \$0.20/cheque
    - Monthly fee per scanner<sup>9</sup> and by legal entity \$35.00/month
  - Mobile Banking Solutions – Businesses:
    - Cheque deposit with a mobile \$0.22/cheque
    - Cheque deposit via banking machine \$0.22/cheque
- > Salary Deposits\*:
  - Internet Banking Solutions – Businesses \$1.50/deposit

\* Registration for Internet Banking Solutions – Businesses (IBS-B) is required.
- > *Interac* e-Transfer – Businesses\* (CDN \$ only):
  - Incoming transfer Free
  - Outgoing transfer \$1.50
  - Cancelled transfer \$5.00
- > Stop payment:
  - Complete information \$12.50
  - Incomplete information \$20.00
  - For a series of cheques or preauthorized debits \$20.00
- > Bank confirmation request<sup>10</sup>:
  - Per confirmation Minimum \$35.00
  - In excess of 30 minutes \$36.00/hour
- > Credit reference:
  - Bank report:
    - Branch Services (or by telephone with the assistance of an advisor) Minimum \$25.00
    - Internet Banking Solutions – Businesses \$20.00  
(long-distance charges extra)
  - Full report:
    - Internet Banking Solutions – Businesses \$69.00
- > Overdraft charges<sup>11</sup>:
  - Transaction that causes or increases an overdraft \$5.00/transaction
- > Inter-Access Free
- > Automatic transfer on a set date \$5.00

- Branch Services (or by telephone with the assistance of an advisor) \$5.00
      - Automated Services:
        - Automated Telephone Service Free
        - Banking machine (CDN \$ only) Free
      - Digital Banking Solutions:
        - Internet Banking Solutions – Businesses Free
        - Mobile Banking Solutions – Businesses Free
    - View images of cheques cleared in account after February 1, 2011<sup>13</sup>:
        - Internet Banking Solutions – Businesses Free
      - Request for images of cleared items (bank drafts, money orders and cheques in CDN \$ and US \$):
        - Branch Services or Automated Telephone Service with the assistance of an advisor \$5.00/item (regardless of transaction date)
      - Tracing and reproduction of documents (other than items cleared in account and statements of account):
        - Branch Services or Automated Telephone Service with the assistance of an advisor or Internet Banking Solutions – Businesses<sup>14</sup>:
          - Less than 90 days following transaction date \$5.00/item
          - 90 days or more following transaction date Minimum \$20.00 \$10.00/item
      - Copy of an account statement already issued \$5.00
  - Online statement\* Free
    - Paper statement \$4.50
- \* Registration for Internet Banking Solutions – Businesses (IBS-B) is required.
- Other than on a monthly basis \$5.00
    - List of recent transactions before the monthly statement of account is produced \$5.00

- › Dormant account<sup>15</sup>:
  - First notice after 1 year \$10.00
  - Second notice after 2 years \$20.00
  - Without notice after 3 and 4 years \$30.00
  - Third notice after 5 years \$30.00
  - Without notice after 6 and 7 years \$40.00
  - Without notice after 8 years \$50.00
  - Fourth notice after 9 years or more \$50.00

These fees apply to the Business Current Account and the Business Investment Account.

- › US \$ float
 

For USD transactions with U.S. financial institutions, there is a short delay between the time National Bank grants the funds and the time it receives them. Generally, 1 to 3 days are needed to clear a cheque drawn on or deposited to a US \$ account.

## Cheque, Item and Payment Instruction<sup>16</sup>

CDN \$ or US \$  
(depending on the currency of the account,  
unless indicated otherwise)<sup>17</sup>

- › Incoming wire transfer from inside or outside Canada<sup>18</sup>:
  - \$100.00 and under \$5.00
  - \$100.01 to \$100,000.00 \$15.00
  - \$100,000.01 to \$1,000,000.00 \$20.00
  - \$1,000,000.01 or more \$25.00
  - Tracing fees<sup>19</sup> \$20.00/tracing
- › Outgoing wire transfer inside or outside Canada<sup>18, 20</sup>:
  - Digital Banking Solutions:
    - Internet Banking Solutions – Businesses 0.34% of the amount<sup>21</sup>  
(min. \$10.00, max. \$60.00)  
(transmission fees are extra)
  - Transmission fees:
    - For Canada and the United States \$15.00
    - For other countries \$20.00
    - Tracing fees<sup>19</sup> \$20.00
  - Fee for each SecurID® passkey \$3.00/month



- Branch Services or via fax<sup>22</sup>: 0.34% of the amount<sup>21</sup>  
(min. \$30.00, max. \$85.00)  
(transmission fees are extra)
  - Transmission fees:
    - For Canada and the United States \$15.00
    - For other countries \$20.00
- > Bank draft<sup>23</sup>:
  - Bank draft in CDN \$ CDN \$7.50
  - Bank draft in US \$:
    - \$5,000.00 and under US \$7.75
    - \$5,000.01 or more US \$12.50
  - Foreign currency bank drafts:
    - \$5,000.00 and under CDN \$7.75
    - \$5,000.01 or more CDN \$12.50
  - Reimbursement or issue of a duplicate bank draft or money order<sup>24</sup>:
    - \$100.00 and under:
      - US \$ US \$10.00
      - Other foreign currencies CDN \$10.00
    - \$100.01 and more:
      - US \$ US \$16.00
      - Other foreign currencies CDN \$25.00
- > Processing a cheque, item or payment instruction drawn on the account and returned or rejected due to insufficient funds \$45.00
- > Manual processing of a cheque or item \$5.00
- > Cheque, item or payment instruction drawn in US \$ on a CDN \$ account \$20.00/item
- > Item subject to special collection procedures outside Canada<sup>25, 26</sup>:
  - Express Collection Service<sup>27</sup>:
    - Item in U.S. \$ drawn from an institution in the United States US \$50.00
    - Dishonoured item US \$100.00
  - Item in all currencies<sup>28</sup> drawn from an institution in another country and sent to collection:
    - \$20,000.00 and under \$50.00
    - \$20,000.01 to \$100,000.00 0.25%  
of item amount
    - \$100,000.01 and more \$250.00
  - Dishonoured item Minimum \$50.00
  - Information requested from (or by) a correspondent \$20.00/transmission

- > Item subject to special collection procedures within Canada<sup>29</sup>:
  - Item in CDN \$ sent to collection:
 

– \$5,000.00 and under	\$7.50
– \$5,000.01 to \$20,000.00	\$15.00
– \$20,000.01 and more	0.10%
	of item amount
– Dishonoured item	\$5.00
- > Processing a cheque, item or payment instruction in CDN \$ and US \$ drawn on a Canadian bank, deposited and returned or dishonoured
 

	\$6.00
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- > Processing a cheque, item or payment instruction in US \$ or foreign currency drawn on a bank outside Canada, deposited and returned for insufficient funds or dishonoured:
 

– Cheque for \$1,000 and under	Minimum \$16.00
– Cheque for \$1,000.01 and more	Minimum \$26.50
- > Cheque, item or payment instruction held for future deposit:
 

	\$5.25
– Confirmation of deposit by mail	\$1.75
- > Cheque, item or payment instruction drawn in a currency other than that of the account:
 

– US \$	CDN \$7.00
– Other currencies <sup>30</sup> :	
– \$1,000.00 and under	\$11.00
– \$1,000.01 and more	\$13.00
- > Cheque order fees:
 

Varies depending on the model chosen and the number of cheques.

For further details, please contact your Manager – Commercial Banking or Automated Telephone Service.

# Banking Packages Still Active but No Longer Offered

## BusinessFlex and AgriNat Packages

CDN \$

BusinessFlex and AgriNat packages all include one Business Client Card.

- › BusinessFlex 15/AgriNat 15: \$12.95/month

  - 10 withdrawal and 5 deposit transactions
  - Deposit contents: \$1,000 in notes and 10 cheques
- › BusinessFlex 30/AgriNat 30: \$23.75/month

  - 20 withdrawal and 10 deposit transactions
  - Deposit contents: \$3,000 in notes and 20 cheques
- › BusinessFlex 50/AgriNat 50: \$39.25/month

  - 35 withdrawal and 15 deposit transactions
  - Deposit contents: \$5,000 in notes and 35 cheques
- › BusinessFlex 30+/AgriNat 30+: \$31.45/month

  - 20 withdrawal and 10 deposit transactions
  - Deposit contents: \$3,000 in notes and 20 cheques
  - Monthly subscription to Internet Banking Solutions – Businesses<sup>31</sup>
- › BusinessFlex 50+/AgriNat 50+: \$45.95/month

  - 35 withdrawal and 15 deposit transactions
  - Deposit contents included: \$5,000 in notes and 35 cheques
  - Monthly subscription to Internet Banking Solutions – Businesses<sup>31</sup>

### Excess Transactions

A fee of \$1.25 applies to all account withdrawal and deposit transactions in excess of the number allowed in the BusinessFlex or AgriNat package.

The fees in effect apply to all deposit contents in excess of the number and amount allowed in the BusinessFlex or AgriNat package.

Please refer to the *Other Fees* section.

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## AgriNat Global Package

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CDN \$

- › AgriNat Global: \$22.65/month
  - 25 withdrawal and 5 deposit transactions
  - One Business Client Card

### Excess Transactions

A fee of \$0.65 applies to all digital or automated withdrawal and deposit transactions and all purchase transactions made with a Business Client Card in excess of the number allowed in this package.

A fee of \$1.25 applies to each debit and credit transaction made in branch or via telephone with the assistance of an advisor and each cheque payment in excess of the number allowed in this package.

The fees in effect apply to deposit contents.

Please refer to the *Other Fees* section.

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## DirectNAT.SME Package

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CDN \$

- › DirectNAT.SME: \$30.75/month
  - 30 withdrawal or deposit transactions
  - One Business Client Card
  - Monthly subscription to Internet Banking Solutions – Businesses<sup>31</sup>

### Excess Transactions

A fee of \$0.65 applies to all digital or automated withdrawal and deposit transactions and all purchase transactions made with a Business Client Card in excess of the number allowed in this package.

A fee of \$1.25 applies to each debit and credit transaction made in branch or via telephone with the assistance of an advisor and each cheque payment in excess of the number allowed in this package.

The fees in effect apply to deposit contents.

Please refer to the *Other Fees* section.

## Client Satisfaction

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Your satisfaction is our first concern. To have a problem or situation corrected, please refer to the *Code of Conduct and Problem Resolution Process* pamphlet, available in our branches and on our website at **nbc.ca**, under *About Us* > *Governance* > *Codes, Policies and Commitments*.

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## Notice of Changes to the Fees Set Out in This Guide

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Information about changes will be sent to you:

- > 30 days before the effective date via a notice sent by mail;
- > 60 days before the effective date via a notice included with this guide, which will be posted in branches, at National Bank points of service or on our website at **nbc.ca**.

- 1 Only certain versions of Internet browsers may be used to access National Bank Internet Banking Solutions – Businesses and National Bank Mobile Banking Solutions – Businesses. We recommend that you go to [nbc.ca/browsers](http://nbc.ca/browsers) before carrying out transactions online for the first time using Internet Banking Solutions – Businesses and Mobile Banking Solutions – Businesses.
- 2 This offer does not apply to interest-bearing current accounts.
- 3 Deposit contents fees apply for deposits made at the counter, via a banking machine or through our Around-the-Clock Depository Service (see the *Other Fees* section).
- 4 Fees may also apply for closing an account within 90 days of the account opening date.
- 5 Monthly fee does not apply to BusinessFlex 30+, BusinessFlex 50+, AgriNat 30+, AgriNat 50+, DirectNAT.SME packages or any Packages for Businesses.
- 6 There is no fee for making a bill payment. However, regular transaction fees for bill payments apply for each bill processed at an envelope-free ABM.
- 7 From the list of billers appearing on Internet Banking Solutions for Businesses.
- 8 Transaction fees may apply.
- 9 A compatible scanner must be purchased separately at client's expense.
- 10 Including bank confirmation requests from *Financière Agricole du Québec*.
- 11 Interest on overdraft extra.
- 12 At the request of the payer or payee.
- 13 Requests for items dated before February 1, 2011, must be made via Automated Telephone Service or in branch.
- 14 Fees paid by the client even for requests made by a third party.
- 15 These charges will be refunded if the client acknowledges receipt of the notice within 60 days of its mailing or if the account is reactivated within the prescribed time. If the account balance is less than the basic fee, the entire balance will be debited.
- 16 Unless indicated otherwise, no additional transaction fees apply to services included in this section.
- 17 For any payment to or from a foreign currency account, applicable fees are indicated in CDN \$ converted into the currency of the account.
- 18 Certain banking correspondents may deduct additional fees from the payment amount.
- 19 Additional tracing fees from certain banking correspondents may apply.
- 20 Fees are charged in US \$ if payment is in US \$.
- 21 Outgoing wire transfer fees are calculated based on the amount converted into the currency of the account (if applicable). For wire transfers sent from foreign currency accounts, the min./max. fees are calculated in CDN \$ converted into the currency of the account.
- 22 Fax subject to prior approval from National Bank.
- 23 Subject to meeting the requirements and standards established by National Bank. Fees for in-branch withdrawals and fees paid by the correspondent may apply.
- 24 Certain conditions apply, at the discretion of National Bank.
- 25 The item amount is credited to the account only if paid by the issuer.
- 26 Correspondent banking fees may apply.
- 27 Use of this service is subject to meeting National Bank eligibility criteria. These fees are for items sent for collection in all currencies that apply in this case.

- 28 Can also include US \$ items drawn on a U.S. financial institution that are not eligible for Express Collection Service.
- 29 Fees may be charged by the issuer's financial institution. The item amount is credited to the account only if paid by the issuer.
- 30 Certain conditions apply.
- 31 Businesses with one subscription to view the accounts of several entities are not eligible for the offer.
- ® BUSINESSFLEX, AGRINAT and NATIONAL BANK BUSINESS CENTRAL are registered trademarks of National Bank of Canada.
  - ® *INTERAC* and *INTERAC* e-TRANSFER are registered trademarks of *Interac* Inc. Used under licence.
  - ® CIRRUS is a registered trademark of CIRRUS SYSTEM Inc. Authorized user: National Bank of Canada.
  - ® NYCE is a registered trademark of NYCE Corporation. Authorized user: National Bank of Canada.
  - ® SecurID is a registered trademark of RSA Security Inc. Authorized user: National Bank of Canada.



### **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.



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❖ Should you have any questions, do not hesitate to contact us.

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25167-002 (2018/08)

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