



Helping you
get settled
in Canada

A warm welcome

- › Save up to \$700 when you sign up for our products and services for 3 years.^{1,2}
- › The \$15.95 flat monthly fee applies only from the fourth year.
- › Make international transfers online.

The discounts and advantages below apply from the date the account is opened.

Year 1

No flat monthly fee

- › Chequing account
- › Unlimited electronic transactions³

Additional free features

- › First cheque order⁴
- › Small safety deposit box⁵

Free access to our exclusive phone Assistant Service⁶

Years 2 and 3

No flat monthly fee for the banking package if you sign up for the following products and services:

- › Personal credit card⁷
- › Online account statement
- › Salary deposit or 2 electronic bill payments⁸ per month

OR

Year 2

50% REDUCTION on the banking package (flat monthly fee of \$7.98/month)

Year 3

25% REDUCTION on the banking package (flat monthly fee of \$11.96/month)

Year 4 and after

Banking package for \$15.95/month (regular flat monthly fee)

Access to financing⁷



Credit cards



Auto loans

Mortgages

Other fees may apply in addition to the flat monthly fee covering transactions included in the offer. For a complete list of the applicable fees and the transactions included in the offer, please refer to our *Guide to Personal Banking Solutions*.

Personalized assistance service



Once you sign up for our Newcomers Offer, you get access to a free telephone assistance service⁶, offered exclusively through National Bank Assistance Network™.

Get general information about any of the following areas or let us put you in touch with the right organizations.

Immigration

- › Work visa
- › Permanent residency
- › Canadian citizenship

Personal finance

- › Tax return
- › Credit history in Canada
- › Saving solutions

Legal matters

- › What to do if you lose your job
- › How to cancel a cellphone package

Housing

- › Housing rental
- › Lease termination
- › Problems with your new home

Daily life

- › Health care
- › School system
- › Daycare
- › Employment
- › Insurance

❖ Contact our assistance program for newcomers at **514-285-5257** or **1-844-891-7096** from 9:00 a.m. to 8:00 p.m. (ET) 7 days a week.

A bank of specific advice

Exclusive content: immigrating to Canada

Learn more about your new country by reading our series of articles relevant to newcomers⁹.

You can find them at nbc.ca/advice-immigrate.



National Bank, a partner of choice to simplify your arrival

About National Bank:

- › Close to **2.7 million** clients and **\$418 billion** in assets*
- › Over **466** branches and **2,001** automated banking machines (ABMs)*
- › Surcharge-free access to thousands of full-function ABMs in THE EXCHANGE[®] inter-institutional network[®]

* Data from January 31, 2023. Subject to change.

Sign up now

Have you been living in Canada for less than 5 years or are you about to settle here? National Bank is pleased to offer you a full range of tools and benefits to make your life easier.

Here's how:

- › Go to nbc.ca/immigrate
- › Call **+1-888-835-6281** (toll-free in Canada)
- › Stop by one of our branches
nbc.ca/find-us

Open an account online, even before you arrive in Canada

Submit an online application to open an account before your arrival in Canada:

- › Go to nbc.ca/immigrate and fill out the form.

How can you transfer money to your new National Bank account?

To transfer funds* from outside the country to your new account, you must provide the following information to the bank issuing the transfer (limit of one transfer before your arrival in Canada).

SWIFT message	MT103
SWIFT code	BNDCCAMMINT
Bank code	This information will be provided in the email confirming the opening of your account.
Branch transit and address	
Canadian account number	

* Your first transfer of funds to Canada must be a bank-to-bank transfer. This means you cannot use a money transfer service. Please consult the *Guide to Personal Banking Solutions* for applicable fees. Certain bank correspondents may charge additional fees.

- 1 To benefit from this offer, you must open a bank account within the first 60 months of your arrival in Canada.
 - 2 You can enjoy a basic savings of \$334.92 over 3 years if you open a bank account at one of our branches, sign up for the Newcomers banking offer and keep these products for a period of 36 months. The savings over 3 years correspond to: no monthly service fee for transactions included in your package for the first year (savings of \$15.95/month x 12 months); monthly service fee of \$7.98/month instead of \$15.95/month for the second year (savings of \$7.97/month x 12 months); monthly service fee of \$11.96/month instead of \$15.95/month for the third year (savings of \$3.99/month x 12 months). You can enjoy the maximum savings of \$700.02 over 3 years if you sign up for all the products and services in the Offer for Newcomers, perform all the required operations each month, keep these products and services and perform these operations for a period of 36 months. If, during a given month, you keep your bank account and package, but do not hold or no longer hold the products or services in the offer, or if you do not perform all the required operations, a monthly service fee will be applied, corresponding to \$7.98/month for the second year and \$11.96/month for the third year. Your situation will be analyzed monthly during this period on your billing date. You will still benefit from a savings of \$7.97/month for the second year and \$3.99/month for the third year. A monthly service fee of \$15.95/month will apply as of the fourth year. If you cease to hold the Newcomers bank account or package, no savings will be available from the moment you no longer hold these products. For more details on the conditions of the offer, see the section "Details of the banking offer" at nbc.ca/immigrate. Certain fees related to transactions not included in the Offer for Newcomers may apply. For more details, see the *Guide to Personal Banking Solutions*.
 - 3 For a complete list of the eligible electronic transactions, please refer to our *Guide to Personal Banking Solutions*.
 - 4 Shipping fee and taxes are extra.
 - 5 Rental of a small safety deposit box (1 ½ in. x 5 in. x 24 in.) for a minimum of 12 months in Canada. After the fee exemption period ends, the regular fees in effect will apply. Some conditions apply, particularly concerning eligibility for safety deposit box rental. Subject to availability; details available in branches.
 - 6 Phone assistance service offered by National Bank Assistance Network for 12 months starting on the date the account is opened. The content of the programs and the conditions described are subject to change.
 - 7 Financing subject to credit approval by National Bank. Certain conditions apply. Go to nbc.ca/immigrate to see all eligible credit cards.
 - 8 Eligible electronic bill payments are payments made at ABMs, through digital banking solutions and by preauthorized debit.
 - 9 The content of the articles and tips must not be interpreted, considered or used as if they were financial, legal, fiscal or other advice. National Bank and its partners providing contents will not be liable for any damages that you may incur from such use.
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