



**HELPING
YOU
GET SETTLED
IN CANADA**

WE HAVE A SPECIAL WELCOME FOR YOU

Save up to \$600 over 3 years with our Newcomers Offer¹ when you sign up for the services listed under Years 2 and 3².

The reductions and free features presented below apply as of the date the account is opened.

YEAR 1

NO FLAT MONTHLY FEE

for the banking package (save \$14.25/month)

- > Chequing account
- > Unlimited electronic transactions³

ADDITIONAL FREE FEATURES

- > First cheque order⁴
- > Small safety deposit box⁵



Free access to our exclusive phone **ASSISTANCE SERVICE**⁶

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 \$7.13/month)

YEAR 3

25% REDUCTION

on the banking package (flat monthly fee of \$10.69/month)

YEAR 4 AND AFTER

BANKING PACKAGE FOR \$14.25/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*.

AND WE'RE READY TO ASSIST YOU ALONG THE WAY



ASSISTANCE SERVICE FOR NEWCOMERS

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

PLUS WE OFFER A BANK OF 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

SOME HELPFUL TIPS JUST FOR YOU

Tip No. 45

Temperatures in Canada generally range anywhere from -30°C to $+30^{\circ}\text{C}$.



Make sure your wardrobe is sufficiently varied to stay warm in winter and cool in summer. All four seasons are glorious in Canada, although you have to be ready for them!

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 up to 3 months before your arrival in Canada:

- > Have a valid passport on hand
- > 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	

* Please consult the *Guide to Personal Banking Solutions* for applicable fees. Certain bank correspondents may charge additional fees.

NATIONAL BANK, A PARTNER OF CHOICE TO SIMPLIFY YOUR ARRIVAL

ABOUT NATIONAL BANK:

- > Close to 2.3 million clients and \$230 billion in assets
- > Over 450 branches and 937 automated banking machines (ABMs)
- > Surcharge-free access to thousands of full-function ABMs in THE EXCHANGE® inter-institutional network®

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 \$299.16 over 3 years if you open a bank account at one of our branches, sign up for the Newcomers banking package and keep these products for a period of 36 months. The savings over 3 years corresponds to: no monthly service fee for transactions included in your package for the first year (savings of \$14.25/month x 12 months); monthly service fee of \$7.13/month instead of \$14.25/month for the second year (savings of \$7.12/month x 12 months); monthly service fee of \$10.69/month instead of \$14.25/month for the third year (savings of \$3.56/month x 12 months). You can enjoy the maximum savings of \$614.98 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 \$7.13/month for the second year and \$10.69/month for the third year. You will still benefit from a savings of \$7.12/month for the second year, and \$3.56/month for the third year. A monthly service fee of \$14.25/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 1/2 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. Eligible credit cards include: Edition® and Platinum.

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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