

Wealth Management Banking Offer
Advisor Banking Services – Partnership Network

Enjoy a world
of **exclusive**
benefits



Your banking offer

The Wealth Management banking offer includes¹:

- > Three CDN\$ or US\$ bank accounts² with no service fees on transactions included in the offer.
- > An unlimited number of several types of transactions.
- > A National Bank World Mastercard® or World Elite® Mastercard^{®,3} with no annual fee.
- > Unlimited access to the following included assistance services:
 - A virtual healthcare solution (telemedicine): nbc.ca/virtual-clinic
 - Legal assistance (private and professional matters): nbc.ca/legal-assistance
- > A special rate of 50% on SECURIZONE^{®,4} fraud and identity theft assistance program: nbc.ca/securizone-assistance.

Also receive advantages for the following financing solutions⁵:

- > The Personal Flex Line® (a line of credit) with an attractive interest rate (Prime rate⁶, no monthly management fees)⁷.
- > The National Bank All-In-One Banking™ (a home equity line of credit) with an attractive interest rate (Prime rate⁶, plus monthly management fees of \$7 per account).
- > A mortgage loan.

Eligibility requirement

To be eligible for this banking offer, you must:

- > Have a transactional bank account and a credit card eligible for the offer⁸.
- > Have a minimum of \$250,000 in assets under management at National Bank Independent Network – Wealth Management.

Your spouse can enjoy
the personal banking advantages
of the offer by signing up
for the additional Mastercard⁹.

	Bank account in CDN\$	Personal Flex Line
Transactions included		
Debit card purchase via Interac®, NYCE® and Maestro® networks (subject to applicable currency conversion fees) ¹⁰	✓	✓
Transactions at National Bank banking machines ¹¹ : withdrawal, transfer ¹² and withdrawal for one bill payment	✓	Transfer ¹²
Transactions at National Bank branches: withdrawal, transfer ¹² and withdrawal for a bill payment	✓	✓
Transactions via our online banking services (including our call centre): transfer ¹² , transfer to another person ¹³ , Interac e-Transfer® and withdrawal for a bill payment	✓	Transfer ¹²
Service for sending Interac e-Transfer	Free	Free
Exemption from Cirrus® and Interac network convenience fees charged by National Bank when using other financial institutions' banking machines ¹⁴	✓	✓
Cheques and debits included		
Cheques and preauthorized debits	✓	Not included
First order of 100 personalized cheques (shipping fees and taxes not included)	✓	✓
Other services included		
Drafts	✓	✓
Online account statement	Free	Free
Overdraft protection	✓	✓
Use of THE EXCHANGE® banking machine network	✓	✓

Our *World Elite Mastercard* prestige credit card

The *World Elite Mastercard* offers you the benefits of a travel credit card and more: competitive insurance coverage, enhanced rewards and concierge services. The card is offered to you with no annual fee, in accordance with your enrolment in the offer (the card's regular annual interest rates are 20.99% for purchases and 22.99% for balance transfers and cash advances)¹⁵.

Eligibility criteria:

- > Primary cardholder's gross annual income: **\$80,000 and above** OR
- > Combined gross household income: **\$150,000 and above** OR
- > Investable assets of **\$400,000 and more**

Rewards plan with the possibility of earning points faster

Redeem your points for travel, brand-name merchandise, gift cards, savings on select banking products ("À la carte Extras") and charitable donations:

Net purchase volume* over 12 months	
\$0 to \$40,000	1.5 points per dollar in purchases
\$40,001 to \$80,000	2 points per dollar in purchases
\$80,001 and over	1.5 points per dollar in purchases

Travel without restrictions

You can redeem your points for travel discounts whenever you like. There are no restrictions and you choose the dates, flights, travel agency or airline. You can also apply your travel discounts on hotel accommodations, car rentals, packages, cruises, etc.

To obtain more information on the À la carte Rewards Plan, visit the *Travel* section on rewards.nbc.ca.

→ Alternatively, you can sign up for the *World Mastercard* credit card in the banking offer. More details at nbc.ca/worldmastercard.

* The net purchase volume is the amount charged to the card minus returns and refunds. Points are not awarded for annual fees, balance transfers and cash advances. Accelerated point accumulation is calculated based on a period of 12 months from the date the account was opened. Once the 12-month reference period has elapsed, the net purchase volume calculation will be reset to zero. The points accumulated will be posted to your account once a month, provided your account is in good standing on the statement date. Your account is in good standing when you comply with the obligations of your cardholder agreement (e.g., making your minimum payment by the due date).

Free access to the National Bank Lounge at Montreal-Trudeau International Airport¹⁶

The lounge offers you and your guest a welcoming space for relaxation or your business needs: beverages, food, newspapers and magazines in a quiet atmosphere. Free Wi-Fi is also available. Located in the international concourse (excluding flights to Canada and the U.S.) between gates 52 and 53, the lounge is open from 5 a.m. to 11 p.m., 7 days a week.

Comprehensive travel insurance program¹⁷

Enjoy complete peace of mind when you travel thanks to a travel insurance program offering medical and hospital care outside your province of residence, together with flight cancellation, trip interruption, flight delay, lost luggage and vehicle rental coverage.

"Smart traveller" fee reimbursements up to \$250 per year*

With the *World Elite Mastercard* credit card, treat yourself to those little extras that make the best trips even better. Per year, you can obtain, per account, up to \$100 in reimbursement for airport parking fees, up to \$100 for luggage charges and up to \$50 for seat-selection fees. Reimbursements apply to purchases made with the *World Elite Mastercard* credit card. Reimbursement requests must be made within 60 days of the purchase.



Travel concierge service

Day or night, you have access to a wide range of personal services to help make your life easier, both in Canada and abroad: travel reservations, information, assistance, sports event ticket reservations, gift basket arrangements, etc. Travel-related services are available worldwide. Non-travel services – such as gift basket arrangements and specialty services – are offered primarily in major cities within Canada and the United States. Reservations and service purchases made through the concierge service will be charged to your *World Elite Mastercard* account.

◆ For more information about the *Mastercard travel concierge service*, please call **1-888-296-8881** (toll-free) from Canada or the United States or **416-734-3922** (collect) from elsewhere in the world.

* The maximum reimbursement of \$250 can be claimed from January 1 to December 31 of each year. Eligible travel expenses are: airport parking (maximum \$100), airline baggage fees (maximum \$100) and airline seat selection (maximum \$50). The maximum reimbursement of \$250 is applicable per account. A reimbursement that is not claimed one year cannot be carried forward to the following year. The reimbursement request must be submitted within 60 days of the purchase date and is subject to presenting the required supporting documents. The travel-related fees must be charged to the National Bank *World Elite Mastercard* credit card. For more information or to obtain the reimbursement form, please call 1-888-296-8881.

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- 1 The National Bank Wealth Management Banking Offer is subject to approval by National Bank and is available to the clients of National Bank holding an NBI Private Wealth Management and the clients of Wealth Management who are Canadian citizens or permanent residents and who have a National Bank *World Mastercard* or *World Elite* credit card and a National Bank CDN\$ Chequing Account.
- 2 Bank account with chequing privileges. Certain services, such as passbook and paper statements, are not included. Please contact your advisor for more details.
- 3 This card is subject to credit approval by National Bank of Canada. Certain conditions apply.
- 4 Special monthly fees of \$2.95 (individual) or \$4.45 (family) plus tax for SECURIZONE 2.0 or \$4.95 (individual) or \$7.50 (family) plus tax for SECURIZONE Alert. The special rates for National Bank exclusive offer will be in effect as long as you benefit from the exclusive offer. If you no longer benefit from the exclusive offer, the regular monthly fees of \$5.95 (individual) or \$8.95 (family) plus tax for SECURIZONE 2.0 or \$9.95 (individual) or \$14.95 (family) plus tax for SECURIZONE Alert will be applicable. NBC Assistance Inc. reserves the right to terminate or modify at any time the offer of the SECURIZONE Assistance Program reserved for clients benefiting from National Bank exclusive offer by sending you a 30-day notice. You are entitled to cancel the program with no penalty if you do not agree to the modifications.
- 5 Financing subject to credit approval by National Bank. Certain conditions apply.
- 6 The "Prime rate" means the annual variable interest rate posted by National Bank, from time to time, and used by the Bank to determine the interest rates on the demand loans it grants in CDN\$ in Canada. Visit nbc.ca/primerate for the rate in effect.
- 7 Monthly account statement. No management fees. The Personal Flex Line rate is established by the prime rate, plus a spread established by the client's credit history. As a guideline, the applicable rate for a typical Personal Flex Line is comprised of the prime rate + 2.75%. Once an amount is borrowed from the line of credit, it accrues interest. The minimum monthly payment is limited to the monthly interest and life insurance premiums (as applicable). Examples of credit fees calculated over a 30-day period at the applicable rate as at March 31, 2020:

	AVERAGE BALANCE	
	\$500	\$3,000
Typical Personal Flex Line	\$2.14	\$12.82
Prime rate (2.45%)	\$1.01	\$6.04

The typical Personal Flex Line is a faithful representation of all Personal Flex Lines of Credit offered by National Bank.
Note that the Prime rate can change. For more information on the current rate, please visit nbc.ca/primerate.
- 8 National Bank reserves the right to end, without notice, the discounts and other advantages offered in the banking offer if the client closes his eligible bank account. In the event that the client cancels their eligible Mastercard account or replaces it with a Mastercard account that is not eligible for the offer, National Bank will charge a fixed monthly fee of \$12.95 to the transactional bank accounts, to allow the client to maintain the discounts and the other advantages of the banking offer.
- 9 With this banking offer, only the spouse of the primary cardholder is eligible for an additional Mastercard card. Regular annual fees apply to the additional card.
- 10 Currency exchange charges apply. For details about transactions in foreign currencies, please refer to the *Contract governing personal deposit and investment accounts* and contact your advisor. Foreign currency debit card transactions are converted into Canadian dollars at the rate and based on the conversion method determined by the network used. We apply a 2.5% charge to the conversion rate used by this network.
- 11 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. Please contact your advisor for more details.
- 12 Transfer of funds you make between your deposit accounts at the bank.
- 13 Transfer of funds you make from your deposit account at the bank to another person's deposit account at the bank.
- 14 Certain banking machine operators may charge additional fees for the use of their equipment. A notice about the fees must be displayed to users on the banking machine screen before the transaction is processed so that they have the option of cancelling the transaction. The fees are added to the withdrawal amount and are paid directly to the banking machine operator. Those additional fees are not National Bank convenience fees.
- 15 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. Minimum payment: If your account balance is lower than \$10, you must pay the entire balance. If you reside in the province of Quebec, your minimum payment will correspond to 5% of the credit card account balance plus any overdue payment or \$10, whichever amount is higher. If you reside outside of Quebec, your minimum payment represents 2.5% of the credit card account balance plus any overdue payment or \$10, whichever amount is higher. Account statement: A statement is sent monthly. The minimum monthly payment is limited to the monthly interest and life insurance premiums (as applicable). Examples of credit charges calculated for a period of thirty (30) days:
- 16 Presentation of your credit card and boarding pass is required to access the lounge. The time spent at the lounge cannot exceed three (3) hours.
- 17 This coverage applies to purchases and rentals made using the card, except out-of-province medical and hospital insurance for which it is not necessary to charge the travel arrangements to the card. Some conditions and restrictions apply. For more information, please refer to the Distribution Guide and Insurance Certificate at nbc.ca/worlditemastercard. Insurance and assistance services are provided by National Bank Life Insurance Company and CanAssistance Inc. For residents of Alberta, the insurer is Canassurance, Insurance Company.
- TM NATIONAL BANK ALL-IN-ONE is a trademark of National Bank of Canada.
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- ® THE EXCHANGE is a registered trademark of Fiserv Inc.

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

Wealth Management Banking Offer
1-866-444-1379

Concierge Service
1-888-296-8881 (toll-free) from Canada and the United States
416-734-3922 (collect) from elsewhere in the world

nbc.ca

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