

# The Power of Your Allure

ALLURE®  
MASTERCARD®  
CREDIT CARD



Cardholder's Guide



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Program content and conditions outlined in this guide are subject to change.

# Allure Your Cause. Your Card.

A perfect partner for your shopping sprees, your Allure credit card was developed for today's woman. You can benefit from its many advantages while supporting a very important cause.

**National Bank supports the Quebec Breast Cancer Foundation in its fight against breast cancer by donating to the Foundation, each year, a portion of the total purchases made by all Allure\* cardholders over a period of 12 months.**

**Visit [yourallure.ca](http://yourallure.ca)  
to learn more.**

\* Annual donation given once a year by National Bank, representing a percentage of the total purchases charged to the card by all Allure cardholders over a 12-month period. The percentage of total purchases to be given is at the sole discretion of National Bank, but the total amount of the donation cannot exceed \$450,000 annually. To find out more about the calculation period or applicable conditions, visit [yourallure.ca](http://yourallure.ca).

# It's Such a Pleasure to Receive

With the Allure card, you automatically accumulate points that allow you to obtain great rewards! Benefit from all the advantages offered to you.

## QUEBEC BREAST CANCER FOUNDATION – SUPPORT THE CAUSE, ONE PURCHASE AT A TIME

### **Display the pink ribbon on your Allure Mastercard with pride!**

National Bank was able to donate \$450,000 to the Quebec Breast Cancer Foundation in 2017, thanks to purchases\* made by Allure cardholders. More than \$5 million has been raised to date.

Your purchases\* could make a real difference. Help thousands of women and their families battle breast cancer!

\* Refer to the note on the previous page.

## CASHBACK

### \$2 = 1 point

With cashback, you receive one point for every \$2 in purchases charged to your card each month when your account is in good standing\*\* on the statement date. Each 1,000 points accumulated entitles you to a \$10 credit, which will be posted to your Allure account in January. See how you could save by charging your daily purchases to your card:

Amount	Points
\$400	200
\$100	50

### Annual Cashback

The points you accumulate appear on your monthly statement, so it's easy to see how they add up. The cashback is applied to the January account balance each year and is calculated based on the number of points appearing on your December account statement from the previous year. For more information or to obtain the cashback rules, visit [nbc.ca](http://nbc.ca). You can also contact our Customer Service at **1-888-969-2273** or **514-394-1427**.

\*\* 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).

# Reassuring Protection

Your Allure Mastercard comes with an extensive range of reassuring protection\*, described briefly here. Insurance coverage begins from the moment your purchase is charged to your Allure card. **Note that certain conditions and restrictions apply; please consult the Insurance Program 713705-1, available online, for complete details.**

## PURCHASE PROTECTION

### Purchase Insurance

Someone stole that beautiful pen you bought for your spouse's promotion? Did your art deco lamp get damaged when you moved? Don't worry! Most new personal items purchased with your card are protected against theft or damage for ninety (90) days following the date of purchase. Depending on the circumstances, items may be replaced, reimbursed or repaired.

### Extended Warranties

Your laptop stopped working and the warranty has just expired? No problem. You're covered by an Extended Warranty protection that doubles the manufacturer's coverage, where applicable, up to one additional year, on most new items purchased with your card, in Canada or abroad, so long as the manufacturer's warranty exists and is valid in Canada.

\* Insurance services are provided by National Bank Life Insurance Company. For residents of Alberta, the insurer is Canassurance, Insurance Company.

## MASTERCARD GLOBAL SERVICE

Should you lose or have your Allure card stolen when travelling, rest assured: You can speak to an advisor, 24 hours a day, seven days a week – anywhere in the world. One call is all it takes to:

- › report a lost or stolen card;
- › receive a temporary card, if needed;
- › get cash advances in a matter of hours, almost anywhere in the world, subject to credit availability.

No matter where you are, you'll find the toll-free number for this service online, at your hotel or in the local telephone directory under "Mastercard Global Service".

## MASTERCARD'S ZERO LIABILITY

In the event of unauthorized use of your card, you're protected by Zero Liability for all purchases made with your card in store, online and over the phone. Certain conditions apply. Visit [mastercard.ca](http://mastercard.ca) for more information.

## MASTERCARD SECURECODE®

Mastercard's free SecureCode service provides you with even more protection online. Your Mastercard SecureCode is a confidential number – known only to you and your financial institution – that you enter every time you make a purchase online at a participating merchant. You can obtain your own Mastercard SecureCode through any participating retailer's website.

# Advantages That Make a Difference

Your Allure card comes with a selection of practical benefits that make all the difference.

## ADDITIONAL CARDS

You can have up to three additional Allure credit cards issued. Moreover, the points earned with these cards are added on to yours, which means you'll be able to accumulate points even faster.

## BALANCE TRANSFERS\*

Make managing your finances that much easier by transferring the balances of your credit cards from other financial institutions or department stores to your Allure card.

## PREAUTHORIZED DEBIT

With preauthorized debit, your Allure card payments are automatically withdrawn from the transaction account you hold at National Bank or at any other financial institution. It's always done automatically for you, according to the repayment option chosen, so you can enjoy complete peace of mind.

\* Subject to the Agreement governing the use of the Mastercard credit card issued by National Bank of Canada.

## AUTOMATIC BILL PAYMENT

By using your Allure Mastercard for automatic bill payments, you'll enjoy numerous benefits: not only will you avoid late payments for monthly bills like phone and cable services, you'll also eliminate the monthly hassle of managing your bill payments.

For more information on additional cards, balance transfers, preauthorized debit and automatic bill payments, call **1-888-969-2273**, toll-free, or **514-394-1427**.

## AUTOMATED SERVICES

Since your Allure card is equipped with a Personal Identification Number (PIN), you can access your bank accounts at any time using ATMs in the *Interac*<sup>®</sup>, Mastercard and Cirrus<sup>®</sup> networks. Network usage fees apply.

## CASH ADVANCES\*

Your chip card also allows you to obtain cash advances at all times, anywhere in the world, at any National Bank or *Interac*, Mastercard and Cirrus network ATM.

## OPTIONAL OVERDRAFT PROTECTION

By simply linking your current National Bank accounts to your Allure Mastercard account, you can activate overdraft protection for your card. Just call **1-888-483-5628**, toll-free, or **514-394-5555** to get started.

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<sup>®</sup> *CIRRUS* is a registered trademark of Mastercard International Inc. National Bank of Canada is an authorized user.

## OPTIONAL TRAVEL INSURANCE\*

As an Allure cardholder, you can take advantage of National Bank Mastercard annual travel insurance packages. These packages allow you to choose the coverage for every trip you make during the year, up to a maximum of fifteen (15) or thirty (30) days at a time. Two types of coverage are offered:

### **Medical Insurance Only**

You'll be covered for medical fees, hospitalization, transportation costs and a living allowance.

### **Complete Insurance**

In addition to the medical coverage described above, the policy also covers you for travel cancellation or interruption and includes baggage insurance.

For rates and to obtain insurance, call **514-286-8424** or **1-800-240-8424**.

\* Optional travel insurance is offered by Canassurance, Insurance Company. Fees apply.

# Important Contact Information

## 24-hour Customer Service

- › Montreal area or collect from outside Canada ..... 514-394-1427
- › Toll-free number ..... 1-888-969-2273
- › Fax ..... 514-394-4018

## Reporting a Lost or Stolen Card

- › Montreal area or collect from outside Canada ..... 514-281-3159
- › In Canada or the U.S. .... 1-800-361-0070

## Insurance

### For all claims

- › Montreal area ..... 514-286-8345
- › Outside Montreal area ..... 1-888-235-2645

### Purchasing optional travel insurance

- › Montreal area ..... 514-286-8424
- › Outside Montreal area ..... 1-800-240-8424

**Website** ..... [nbc.ca/creditcard](http://nbc.ca/creditcard)

For more information,  
contact us at:

514-394-1427  
1-888-969-2273



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