

INFORMATION BOX			
Annual interest rates	Regular Rates (in effect at the issuance of the card unless a promotional rate applies)		
	Cards	Purchases	Balance transfers and cash advances
	Regular Rates: my credit , Edition, Allure, MC1, ECHO cashback, Escapade, OVATION Gold, Platinum, <i>World</i> , <i>World Elite</i>	20.99%	22.99%
	Reduced Rates: Allure, Edition	14.5%	14.5%
	Regular Rates: Syncro	Prime rate + 4% (minimum rate : 8.9%)	Prime rate + 8% (minimum rate : 12.9%)
	The prime rate is the annual variable interest rate that the bank publishes from time to time which is used to determine the interest rate for on demand loans granted in Canadian dollars. To find out the prime rate, dial 1-888-622-2783 (toll-free) or visit nbc.ca. The minimum rates indicated above are the interest rates in effect on August 1, 2019 .		
	Increased Rates The interest rates will increase when the minimum payment is not made by the due date indicated on the monthly statement twice during any 12 month period. Any missed payment during a 12 month period is counted, even if the missed payment has already been counted to increase the rates in the past or has occurred during such a period. For all cards (except the Syncro card): the interest rates will increase to 25.99% for purchases and to 27.99% for balance transfers and cash advances. For the Syncro card: the interest rates in effect when you missed your 2nd payment will be increased by 9% . The increased rates will take effect on the 3rd statement period following the 2nd missed payment and will apply to the account balance until the minimum payment is made by the due date indicated on the monthly statement during 9 consecutive months. After this period, the regular rates will apply, regardless of whether a promotional or reduced rate was in effect prior to the rate increase.		
Interest-free/grace period	At least 21 days on purchases if you pay your full balance by the due date indicated on your monthly statement (no grace period applies to balance transfers and cash advances).		
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.		
Foreign currency conversion	<ul style="list-style-type: none"> - A foreign currency transaction appears on your statement in Canadian dollars. - To convert the amount of a transaction in a foreign currency to Canadian dollars, we use the same exchange rate charged to us by <i>Mastercard Worldwide</i> on the date the transaction is posted to your account. A fee of 2.5% will then be charged on the amount converted in Canadian dollars. - The applicable exchange rate is the rate in effect at the time the transaction is posted to your statement, whether it consists of a debit or a credit. The exchange rate applicable to a debit or a credit may however be different. 		
Annual fees	Cards	Main card	Additional card
	my credit , MC1, Edition and Allure with CashBack, regular interest rate	\$0	\$0
	ECHO cashback, Edition and Allure with CashBack, reduced interest rate	\$30	\$0
	Escapade, Edition and Allure with the À la carte Rewards Plan, regular interest rate	\$30	\$0
	Edition and Allure with the À la carte Rewards Plan, reduced interest rate	\$60	\$0
	Syncro	\$35	\$0
	OVATION Gold	\$95	\$35
	Platinum	\$89	\$35
	<i>World</i>	\$115	\$35
	<i>World Elite</i>	\$150	\$50
	Annual fees will appear on the 2nd statement following the issuance of the card, and once a year thereafter, on the anniversary of this 2nd statement, whether the card is activated or not.		
Other fees	Overlimit fee: › \$0 (Québec) › \$29.00 (Outside of Quebec) Fee charged once each statement period if the balance exceeds the credit limit on the billing date (1).		
(1) Not applicable for the <i>World Elite</i> card.			

Credit Card Application¹

201912

LTA

Promotional code

Request for an additional card on existing account

Correspondence: E F

Please print in black ink

Primary cardholder's existing National Bank credit card number: 5 2 5 8

1. Personal Information of Primary Cardholder

All fields are mandatory unless otherwise indicated

Mr. First name and last name
 Miss
 Mrs.

Date of birth

Social insurance number² (optional)

M D Y

Telephone number at home

Telephone account in the name of:

Occupation

Primary cardholder
 Other (specify):

Address (Civic number and Street)

Apt. City

Province

Postal code

2. Personal Information of Authorized User

Mr. First name and last name
 Miss
 Mrs.

Date of birth

Address (Civic number and Street)

Apt. City

Province

Postal code

Relationship with Primary cardholder

Telephone number at home

Telephone number (work/other)

3. Credit Card Payment Protection Plan

The primary cardholder wishes to sign up for the Credit Card Payment Protection Plan on his credit card account. This optional insurance makes sure that the account balance is paid, in whole or in part, according to what is stipulated in the insurance certificate.³

Distinction Plan Regular Plan Autonomy Plan 65 + Plan

Primary cardholder's signature

4. Balance Transfers

I request the transfer of the credit card balances listed below to my National Bank credit card account.⁴
This section only applies to credit cards not issued by the bank. Each amount indicated below cannot be less than \$250.

Name of the issuer \$ Amount Card number

Name of the issuer \$ Amount Card number

5. Important • Mandatory Signature

I request that an additional credit card be issued in the name of any authorized user identified in this credit application and who has authorized me to request a card on his behalf. I acknowledge having read the general conditions of this credit application and I accept them. I understand that I will be the only person responsible for the repayment of all amounts due to the bank resulting from the use of the credit card account, including transactions made by an authorized user.

I confirm the accuracy of the information provided in this credit application. I give my consent regarding the collection, use and disclosure of my personal information as described in the general conditions, subject to my right of withdrawal. **In particular, I accept that the bank obtain credit records from credit bureaus.** I also confirm having informed the authorized user of the collection, use and disclosure of his personal information as described in the general conditions and having obtained his consent.

I understand that merchants may incur higher acceptance fees for the World and World Elite cards.

Primary cardholder's signature Date

Reserved for the Bank:

Employee number: _____

Advisor's name: _____

Transit: _____

CIS client number: _____

Please send the application to: Credit Card Services, 600 De La Gauchetière Street West, Suite 1569-1, Montreal, Quebec H3B 9Z9.

- Subject to credit approval by the bank.
- Disclosure of the social insurance number is optional. For information on its use by the bank, read the section entitled "Collection, Use and Communication of Personal Information" on the next page.
- One month after signing up for this insurance, the monthly insurance premium indicated in the general conditions will be applied according to the plan chosen. This premium will be charged to the account and will appear on the monthly statement. If the balance is at zero when the statement is issued, the cardholder will have no premium to pay but coverage will remain in effect. To be eligible for this insurance, the cardholder must be between the ages of 18 and 80 years old (depending on the plan) and living in Canada when applying for the insurance.
- Balance transfers are treated as cash advances and are subject to the cardholder agreement. In particular, interest on the cash advance amounts begins to accrue as of the cash advance date, until full payment is received. The bank reserves the right to refuse any balance transfer.

General Conditions

Responsibility of the Primary Cardholder

As the primary cardholder of the credit card account, I understand that I am responsible to the bank for all the obligations under the cardholder agreement. In particular, I am responsible for the repayment of any amount charged to my credit card account, including transactions resulting from the use of the account by an authorized user.

Cardholder Agreement

The cardholder agreement will be sent to me with my credit card. I understand that the first use of the credit card account after receipt of the agreement, a notice of modification or a notice of renewal will confirm my acceptance of the terms and conditions of the cardholder agreement.

Collection, Use and Communication of Personal Information

Collection

To offer me products and services, the bank must collect my personal information as well as the personal information of authorized users. The bank collects this information from me, from credit reporting and assessment agencies and, when needed, from other sources. These sources include other financial institutions, public registries, regulatory authorities and organizations, insurers, employers, professionals and persons given as reference.

Use

The personal information the bank collects is used primarily:

- to identify me, namely with my social insurance number if provided, to identify the authorized user and to keep our information updated
- to evaluate my financial situation and my continuing eligibility to the card, including with credit bureaus
- to provide me and the authorized user with the services related to the card on a continuing basis
- to conduct investigations and verifications necessary to protect the bank, the authorized user and myself against errors and fraud, including with respect to merchants
- to manage its risks and to respect its legal and regulatory obligations
- to preserve the integrity of the credit granting process

Disclosure

To use my personal information and, to a lesser extent, the personal information of the authorized user, for the purposes described above, the bank may communicate such information to:

- the bank's subsidiaries (to update the information, to manage risks, to ensure compliance)
- the organizations and persons identified as other sources above (identification purposes, assessment of my financial situation,

investigations, to ensure compliance and preserve the integrity of the credit granting process)

Processing and storage of personal information outside of Canada

My personal information and that of the authorized user can be processed or stored outside of Canada and could be subject to the laws and rights of access of the authorities of foreign countries, including the United States.

Marketing

Unless I instruct otherwise, the bank may use my personal information to offer me other products and services of the bank and those of its subsidiaries and select business partners*, either by mail, by phone or by electronic means (such as email) to the addresses and numbers provided by me. The bank may also disclose this information to its subsidiaries and select business partners, where legislation permits, so that they too may offer me their own products and services in the same manner. I will have the opportunity to withdraw my consent to receiving such promotional offers when I activate my card or at any time in the future. To withdraw my consent, I may call at **514-394-1427** in the Montreal area, or toll free at **1-888-622-2783**, or visit one of the bank's branches.

Additional information

I acknowledge that the cardholder agreement which will be sent to me includes additional information on the scope of my consent and the authorized user's consent as well as my rights and those of the authorized user to access and correct personal information. I undertake to communicate this information to the authorized user.

Examples of Credit Charges Calculated Over a Period of 30 Days

Annual interest rate	Average balance	
	\$500	\$3,000
8.9%	\$3.66	\$21.95
14.5%	\$5.96	\$35.75
20.99%	\$8.63	\$51.76
22.99%	\$9.45	\$56.69
25.99%	\$10.68	\$64.08
27.99%	\$11.50	\$69.02

Language

The parties have requested that this document be drawn up in English.

Les parties confirment leur volonté que le présent document soit rédigé en anglais.

Credit Card Payment Protection Plan (CCPPP)

This optional insurance is subject to the terms and conditions of the certificate of insurance. As the primary cardholder of the credit card account, I understand that I am the insured under the insurance policy. This insurance may guarantee, among other things, minimum monthly payments or repay the credit card account balance, as described here:

Age - Eligibility at enrollment	Distinction Plan		Regular Plan		Autonomy Plan		65 + Plan
	18 to 64 years old						
Premium rate for every \$100 of outstanding balance on the account, as at the monthly statement date	\$1.20 plus applicable taxes		\$0.99 plus applicable taxes		\$0.79 plus applicable taxes		\$0.69 plus applicable taxes
Protections and benefits payable							
Death End of protection according to age	Max. \$25,000 Up to 71 years old	Max. \$10,000 From 71 to 80 years old	Max. \$10,000 Up to 71 years old	Max. \$10,000 From 71 to 80 years old	Max. \$10,000 Up to 71 years old	Max. \$10,000 From 71 to 80 years old	Max. \$10,000 80 years old
Accidental death End of protection according to age	Max. the lesser of \$50,000 or the authorized credit card limit Up to 71 years old	Max. \$10,000 Regardless of age	Max. the lesser of \$50,000 or the authorized credit card limit Up to 71 years old	Max. \$10,000 Regardless of age	Max. the lesser of \$50,000 or the authorized credit card limit Up to 71 years old	Max. \$10,000 Regardless of age	Max. \$10,000 Regardless of age
Critical illness diagnosis (cancer, stroke, heart attack) End of protection according to age	Max. \$25,000 71 years old		Not Covered		Not Covered		Not Covered
1 st diagnosis of cancer End of protection according to age	Not Covered		Max. \$10,000 71 years old		Max. \$10,000 71 years old		Not Covered
Accidental dismemberment End of protection according to age	Max. \$25,000 71 years old		Max. \$10,000 71 years old		Max. \$10,000 71 years old		Not Covered
Disability Monthly payment: the greater of \$10 or: End of protection according to age	20% of sum insured Max. \$25,000 71 years old		10% of sum insured Max. \$10,000 71 years old		10% of sum insured Max. \$10,000 71 years old		Not Covered
Involuntary job loss Monthly payment: the greater of \$10 or: End of protection according to age	20% of sum insured Max. \$25,000 65 years old		10% of sum insured Max. \$10,000 65 years old		Not Covered		Not Covered
Life events End of protection according to age	\$100 per event Max. 1 event per year 71 years old		Not Covered		Not Covered		Not Covered

I may cancel this coverage at any time by calling the insurer at the number indicated below or by sending the insurer a notice. For more information or to make a claim, I can call **1-877-871-7500**. This protection is subject to **restrictions and exclusions**. The provisions of the plan are described in full in the certificate of insurance which will be sent to me upon enrolment. For residents of Quebec, the distribution guide is given to me and is also available at all times at <https://www.nbc.ca/personal/mastercard-credit-cards/insurance.html>. Insurer: National Bank Life Insurance Company.

* Mastercard is a registered trademark owned by Mastercard International Corporation. Authorized user: National Bank of Canada

* Our select business partners are well established and carefully selected firms. The list of our select business partners and subsidiaries is available online at nbc.ca or by calling, toll free, at **1-888-622-2783**.

