

Cashback  
that suits you

MYCREDIT™  
MASTERCARD®  
CREDIT CARD

—

Cardholder's Guide



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# Your my**credit** credit card

**1%** cashback on restaurant transactions and recurring automatic transfers\*.

Everywhere else, \_\_\_\_\_

**0.5%** cashback on all other eligible purchases\*.

Your cashback will automatically be deducted each month from the balance on your bill.

## CASHBACK THAT SUITS YOU

### Earn cashback

With the my**credit** card, you can easily earn cashback on your everyday purchases\*.

	Weekly expenses	Annual cashback
1% cashback		
Restaurants	\$100	\$52
Phone subscription**	\$25	\$13
0.5% cashback		
Groceries	\$85	\$22
Online purchases	\$75	\$19.5

### Check your cashback balance

Download our app for your mobile device, or sign up for our online banking services to consult your profile and check your monthly cashback amount.

\* For more details and applicable conditions, go to [nbc.ca/mycredit](http://nbc.ca/mycredit).

\*\* When you use recurring automatic transfers with your mycredit account.

# Reassuring Protection

Your my**credit** card comes with reassuring everyday insurance coverage. Insurance coverage begins the moment your purchase is charged to your card. **Certain conditions and restrictions apply. Please consult the Insurance Program 713705-7 for complete details.\***

## MOBILE DEVICE PROTECTION

Your new mobile devices, purchased with your card, or financed by a plan of which all the monthly payments are paid for with your card or by automatic transfers from your my**credit** account, are protected against theft or damages for a period of up to 2 years\*\*.

## PURCHASE PROTECTION

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.

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

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

## EXTENDED WARRANTIES

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.

## 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.

For more details, applicable conditions and all my**credit** card benefits, go to [nbc.ca/mycredit](https://nbc.ca/mycredit).

# Important Contact Information

## 24-hour Customer Service

- > Montreal area or collect from outside Canada..... 514-394-1427
- > In Canada or the U.S..... 1-888-622-2783

## 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/mastercard](http://nbc.ca/mastercard)



For more information,  
contact us at:

514-394-1427  
1-888-622-2783

31319-002 (2018/10) 10060241



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