

Client Notice

# Personal Credit Cards

---

- › Changes to the Cardholder agreement

Effective July 9, 2018



At National Bank, our priority is helping you choose solutions geared to your needs and keeping you informed of any changes to the services we offer.

You will find the details of the changes effective July 9, 2018, presented here.

The changes impact the *World Elite*<sup>®</sup> *Mastercard*<sup>®</sup> credit card affiliated with the Crescendo or Private Banking 1859 banking offer.

# Changes to the Cardholder agreement

---

Effective July 9, 2018, the Cardholder agreement will be amended. The existing and amended clauses are shown below.

---

## Payment of your credit card account

---

**Until July 8, 2018**

### **10.1 Minimum payment**

You can make a full or partial payment of the account balance at any time. However, you must make the minimum payment by the due date indicated on your statement. The minimum payment due represents:

- › **For a balance of \$10 and more:** 3% of the credit card account balance plus any overdue payment or \$10, whichever amount is higher.
- › **For a balance under \$10:** the entire credit card account balance.

If you exceed your credit limit, the amount of the minimum payment due will be the highest of the following amounts:

a. 3% of the account balance

OR

b. the amount of the overlimit.

In case of a partial payment, interest will be calculated as described in section 11 of this agreement.

**Effective July 9, 2018**

### **10.1 Minimum payment**

You can make a full or partial payment of the account balance at any time. However, you must make the minimum payment by the due date indicated on your statement. The minimum payment due represents:

- › **For a balance of \$10 and more:** 2.5% of the credit card account balance plus any overdue payment or \$10, whichever amount is higher.
- › **For a balance under \$10:** the entire credit card account balance.

If you exceed your credit limit, the amount of the minimum payment due will be the highest of the following amounts:

a. 2.5% of the account balance

OR

b. the amount of the overlimit.

In case of a partial payment, interest will be calculated as described in section 11 of this agreement.

You may refuse these changes, without cancellation indemnity, by closing your account and sending us a notice no later than August 8, 2018. Your account will be closed on the date we receive your notice. You must pay the amounts due until the account balance has been paid in full.

## New features



### **National Bank online**

Our brand new interface gives you a 360° view of your finances and makes managing your accounts a breeze. To discover National Bank online, go to [nbc.ca/web](http://nbc.ca/web).



### **National Bank mobile app**

Install the app to access a range of practical functions. Be sure to enable automatic updates to benefit from the latest features and improvements. To download the app, go to [nbc.ca/mobile-app](http://nbc.ca/mobile-app).



### **Mobile payments**

Now you can make payments using your smartphone. Just install Apple Pay™ or Google Pay™ and add your National Bank credit card. To get started, go to [nbc.ca/mobile-payment](http://nbc.ca/mobile-payment).

❖ To get advice or for more information



Please visit  
**[nbc.ca/notices](https://nbc.ca/notices)**



Take advantage of our expertise  
**1-844-413-5617**

™ APPLE PAY is a trademark of Apple Inc. registered in the United States and in other countries. Apple Inc. is not a sponsor or participant of National Bank of Canada Mobile Banking Solutions.

™ GOOGLE PAY is a trademark of Google Inc. The use of this trademark is subject to authorization by Google Inc.

® MASTERCARD and WORLD ELITE are registered trademarks of Mastercard International Inc. National Bank of Canada is an authorized user.

© 2018 National Bank of Canada. All rights reserved. Any reproduction, in whole or in part, is strictly prohibited without the prior written consent of National Bank of Canada.



31207-002 (2018/01) 10059174

