

Client Notice

Personal Banking Solutions

- > Changes to our banking offers
- > Changes to our bank accounts
- > Changes to All-In-One™ accounts
- > Changes to our banking fees

Effective May 1, 2019



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

Effective May 1, 2019, we will be making changes to some of our banking solutions. Please read on for more details.

Depending on your banking habits and the banking solutions you have, these changes may not affect you.

To optimize how you manage your account, see the tips in this notice and visit our site at nbc.ca/advice.

The *Your Guide to Personal Banking Solutions – Fees* brochure will be updated to reflect these changes. As of May 1, 2019, a new version of the Guide will be available in branches and at nbc.ca/accounts under *Little details that matter*.

Changes to our bank accounts

CAD Progress account¹, USD Progress account, Daily Interest Savings account¹, Youth Savings account¹ and Multi-Transaction account¹

Until April 30, 2019	Effective May 1, 2019
Fees waived for certain transactions with a minimum monthly balance of \$2,500	The fee waiver with a minimum monthly balance of \$2,500 has been eliminated

The Strategist and The Natcan Strategist

Until April 30, 2019	Effective May 1, 2019
Fees waived for certain transactions with a minimum monthly balance of \$25,000	The fee waiver with a minimum monthly balance of \$25,000 has been eliminated

If you have a package or offer for professionals, these changes will not apply.

Sign up for one of our packages

Your flat monthly fee for our Modest™, Connected™ and Total™ packages will be waived if you maintain a minimum monthly balance in your account. Use our online account selector to find the package that's best for you. Visit nbc.ca/packages to discover our range of banking packages.

Changes to All-In-One accounts

Fixed transaction fees for each account linked to the All-In-One

Until April 30, 2019	Effective May 1, 2019
\$6.00/month	\$7.00/month

Save on your monthly fees

- > The All-In-One line of credit is an economical way to cover your transaction needs. Ask our experts for advice.
- > Enjoy unlimited electronic transactions in each transaction account linked to your line of credit. No need to pay for individual transactions!
- > Verify the necessity to keep all transaction accounts linked to your All-In-One.

Changes to our banking fees

Changes to ABM fees

- > Fees for transactions made at an ABM that is not part of National Bank's network (excluding cash advance fees for transactions with a Mastercard®)

	Until April 30, 2019	Effective May 1, 2019
Interac®	\$1.50/ transaction	\$2.00/ transaction
Cirrus®	\$4.00/ transaction	\$5.00/ transaction
THE EXCHANGE®	Free	Free

- > Fees for transactions carried out via National Bank's ABM network (for persons who do not have a National Bank Mastercard credit card or a National Bank debit card²)

	Until April 30, 2019	Effective May 1, 2019
Service charges	\$3.00/ transaction	\$4.00/ transaction

Tips to help you save

- > Go to nbc.ca/find-us to locate your nearest National Bank branch or ABM. Our locator also includes ABMs in THE EXCHANGE network, which our clients can use free of charge.
- > At a point of sale, you can carry out two transactions in one by using your debit card to pay for your purchases and withdraw cash at the same time.

Changes to bank draft fees

Other fees	Until April 30, 2019	Effective May 1, 2019
Drafts in CAD	\$7.50	\$9.00
Drafts of \$5,000 or less in USD and other currencies ³	\$7.75	\$9.00

Save with online transfers

Free *Interac*[®] e-Transfers are included in all our banking packages and offers.

Changes to safety deposit box fees⁴

Annual fee	Until April 30, 2019	Effective May 1, 2019
1½ in. x 5 in. x 24 in.	\$45.00	\$55.00
2½ in. x 5 in. x 24 in.	\$60.00	\$75.00
3¼ in. x 5 in. x 24 in.	\$60.00	\$75.00
2½ in. x 10¾ in. x 24 in.	\$95.00	\$110.00
5 in. x 5 in. x 24 in.	\$95.00	\$110.00
5 in. x 10¾ in. x 24 in.	\$175.00	\$190.00
5 in. x 15 in. x 24 in.	\$200.00	\$215.00
10 in. x 10¾ in. x 24 in.	\$265.00	\$280.00

Choose the size you need

Take stock of your safety deposit box needs each year and select the most appropriate size.

Changes to our banking offers

Offer for Newcomers to Canada

Fixed monthly fee

Until April 30, 2019	Effective May 1, 2019
Year 1: No monthly fee	Year 1: No monthly fee
Year 2: \$7.13/month	Year 2: \$7.48/month
Year 3: \$10.69/month	Year 3: \$11.21/month
As of Year 4: \$14.25/month	As of Year 4: \$14.95/month

Make the most of our Offer for Newcomers to Canada

- > No monthly fee for the first 3 years when you sign up for the following services:
 - Online account statements
 - Personal National Bank credit card
 - Direct salary deposits to your account or two electronic bill payments per month (via ABM, online banking or pre-authorized debit)

Offer for Legal and Business Professionals

Fixed monthly fees: Lawyers, Notaries, CPA Accountants (CA, CGA and CMA), The Financier and HEC Network

Until April 30, 2019	Effective May 1, 2019
\$7.95/month	\$9.95/month

Get the Offer for Legal and Business Professionals with no monthly fees

- > Maintain a minimum monthly balance of \$2,500 in your account and you won't pay any monthly fee for the Offer.

Grow your savings faster



For holders of a High Interest Savings Account

Good news:

Now you can earn interest more quickly!

Starting April 15, 2019, the interest rate for a High Interest Savings Account will be applied to every dollar you deposit, from the first dollar. Previously, a minimum balance of \$5,000 was required to earn interest.

Please note that, effective April 15, 2019, the Special Project Savings, Strategist and Natcan Strategist Accounts will no longer be available. However, existing accounts will remain active.

You can switch banking solutions at any time. You can also refuse these changes and close your account at no cost by sending us a notice no later than 30 days after the changes come into effect.

❖ To get advice or for more information



Please visit
nbc.ca/notices



Contact us
514-394-5555 | 1-888-835-6281



Drop by one of our branches
nbc.ca/find-us

- 1 These products are only available to existing holders. They are not offered to new clients.
- 2 The user must agree to pay this fee to complete the transaction. The fee may vary from one ABM to another depending on the type of transaction carried out, the affiliated network being used or the ABM's location.
- 3 Fees for drafts in USD are calculated based on the USD amount, then converted into the currency of the account.
Fees for drafts in other currencies are calculated based on the equivalent amount in CAD, as indicated on the copies of the draft, and charged in CAD.
- 4 Taxes not included. Safety deposit boxes in sizes other than those listed above may be available at your branch. The annual fee covers the period from January 1 to December 31 and is charged by January 15.

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