

Cardholder Guide

PREMIA® Mastercard® Business Card

Because  
you like  
to go farther

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# Useful Information

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The PREMIA Business *Cardholder Guide* contains all the information you need pertaining to your PREMIA Mastercard Business Card. Among other things, this guide contains important telephone numbers, information on the features of your card, as well as details of the insurance and assistance program included with your card.

Keep it in a safe place! It is an important reference tool.

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## Make the Most of All the Benefits

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### Discount with our partners<sup>1</sup>

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As an authorized PREMIA Business Card holder, you benefit from special offers from select partners. To view the list of partners and learn more about their offers, go to: [nbc.ca/business-card-doc](https://nbc.ca/business-card-doc).

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## Additional Cards

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You can obtain additional cards for authorized cardholders, depending on the type of liability. They, like you, will enjoy the privileges that come with a PREMIA Business Card. For information about associated fees, call **1-844-394-4494** or **514-394-4494**.

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## Pre-set Monthly Spending Limit for Each Authorized Cardholder

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You can establish the usage parameters of each card according to the needs and usage profile of each authorized cardholder. If no restrictions are specified, the total credit limit will be shared by all authorized cardholders. To modify or establish this control measure, call **1-844-394-4494** or **514-394-4494**.

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## Balance Transfers<sup>2</sup>

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Make managing your finances that much easier by transferring the credit card balances from other financial institutions or department stores to your PREMIA Business Card. Note that balance transfers are treated like cash advances. To transfer a balance from another card or for information on applicable conditions, call **1-844-394-4494** or **514-394-4494**.

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## Automated Services

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Because your card comes with a microchip, you can access your bank accounts at any time using the ATMs in the *Interac*® and *Cirrus*® networks. Network usage fees apply. Simply use the same PIN you use to make your purchases.

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## Cash Advances<sup>2</sup>

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Your chip card also gives you access to cash advances at all times, from any National Bank, *Interac* or *Cirrus* ATM, anywhere in the world.

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## Pre-authorized Debit

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With pre-authorized debit, your PREMIA Business Card payments are automatically withdrawn when due from your National Bank account, or from an account at any other financial institution. Pre-authorized debit frees you from the need to go out of your way to make the payments yourself. You gain peace of mind knowing that your credit card balance is automatically settled according to the reimbursement option you've chosen. To register for this service, simply complete the form available at any National Bank branch, or contact us at **1-800-363-3339** or **514-394-1410**.

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## Mastercard Zero Liability

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In the event of unauthorized use of your card, you are protected by Zero Liability for all purchases made with your card in a store, online or by telephone. Certain conditions apply. For more information, visit [mastercard.ca](https://www.mastercard.ca).

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## Coverage Against Fraudulent Use by an Authorized Cardholder<sup>3</sup>

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If an authorized cardholder has made fraudulent use of the benefits linked to a PREMIA Business Card, the Business is covered up to \$10,000 per account.

To qualify for this coverage, the Business must report all fraudulent activity and its perpetrators to the Bank and to the legal authorities that will conduct the investigation. To obtain the required forms for reporting fraudulent use of a PREMIA Business Card by an authorized cardholder or an employee, you must contact the Bank at the following number: **1-800-231-2024** or **514-394-0805**.

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## Mastercard ID Check™

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Mastercard ID Check is a secure code that protects you against fraud when making online purchases. It's a single-use number sent by email or text, depending on your preference. It confirms that it's really you making the purchase.

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## Overdraft Protection

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You can apply for overdraft protection to safeguard your commercial National Bank accounts against NSF cheques. To take advantage of this protection, simply visit any National Bank branch or contact us at **1-844-394-4494** or **514-394-4494**.

User fees apply. When using overdraft protection, the cash advance used to cover the overdraft will be rounded up to the closest one hundred dollars (\$100). To find out the service fees that would be charged by the National Bank, please refer to the *Fee Guide – Banking Services for Businesses*.

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## Automatic Bill Payment

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By using your PREMIA Business Card for automatic bill payments, you'll not only avoid late fees on overdue monthly bills like phone or Internet services, you'll also do away with the inconvenience of monthly bill management.

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## Internet Banking Solutions for Businesses<sup>4</sup>

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You can consult your PREMIA Mastercard Business Card account at any time. Check your transaction history and complete your banking transactions easily and securely when it's convenient for you. To sign up, go to **[nbc.ca/business-online-banking](https://nbc.ca/business-online-banking)**.



## Reassuring Protection

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Your PREMIA Business Card comes with secure purchase and travel insurance and assistance services. The following is a brief description of these insurance protections.

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Protections described in this section apply as long as the purchases or expenses covered by said protections are charged to the National Bank PREMIA Business Card account. Certain conditions and restrictions apply. Please consult the Insurance and Assistance Program 713706-2 for complete details.<sup>5</sup>

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## Purchase Protection

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### Purchase Insurance

Most new items purchased with your card are protected against theft or breakage for a period of 90 days following the date of purchase. Depending on the circumstances, items may be replaced, reimbursed or repaired.

### Extended Warranty

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.

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## Protection for Accidental Death and Dismemberment Aboard a Common Carrier

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When you use your card to pay for your plane, train or any other common carrier tickets, you benefit from coverage of up to \$250,000 in the event of death or dismemberment while onboard a common carrier. This protection also extends to persons travelling with you who are designated as covered persons in the Insurance Certificate, providing at least a portion of the cost of the trip was charged to the PREMIA Business Card account.

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## Vehicle Rental Insurance

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You benefit from coverage in case of damages caused by an accident, fire, theft or vandalism of a rental vehicle paid for with your card for a period of 31 days or less, up to \$65,000. You also benefit from coverage for personal items up to \$2,000 during the rental period in case of theft or damage.

Further, in case of death or loss of use of a limb resulting from an accident in a rental vehicle,<sup>6</sup> you benefit from insurance coverage up to \$300,000.

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## Mastercard Global Service

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Should you lose or have your PREMIA Business Card stolen while you are travelling, rest assured that you will receive all the assistance you need to:

- › Report a lost or stolen card.
- › Receive a temporary replacement card.
- › Obtain cash advances<sup>7</sup> in a matter of hours, almost anywhere in the world.

You'll find the toll-free number for this service online, at your hotel or in the local telephone directory under "Mastercard Global Service".

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## Assistance services<sup>8</sup>

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### Medical and General Assistance

In the event of an accident or sudden illness, wherever you are in the world, you can obtain at all times:

- › All the assistance required in case your identification papers are lost or stolen;
- › The name, address and phone number of a hospital;
- › The assistance required to coordinate the return to Canada of your dependent children if you are hospitalized (costs to be charged to the cardholder's PREMIA Business account);
- › Information on embassies and consulates as well as information on visas and vaccines before your departure;
- › Information on the steps to take to submit a claim to your provincial health care plan;
- › Interpretation services for emergency telephone calls;
- › Delivery of urgent messages;
- › Follow-up of the medical file and contact with his family doctor;
- › Emergency transfer service (maximum of \$5,000 on the account);
- › Assistance to locate or replace baggage that are lost or stolen (maximum of \$5,000 on the account).

### Legal Assistance

Should you face legal problems while outside your province of residence, you can receive:

- › A referral to a local legal advisor;
- › Assistance in taking the necessary steps to obtain up to \$5,000 to settle a bail bond or legal fees.

## Important Telephone Numbers

### National Bank Business Central® or reporting a lost or stolen card

- › Canada and the United States..... 1-844-394-4494
- › Collect from elsewhere in the world .....514-394-4494

### Insurance and Assistance

- › Canada and the United States.....1-888-235-2645
- › Collect from elsewhere in the world ..... 514-286-8345

- 1 Certain conditions apply. Offers may be modified without notice. National Bank is not responsible for offers, discounts or benefits offered by partners that may be obtained, on occasion, in participating partner establishments.
  - 2 Subject to the Agreement governing the use of the Mastercard credit card issued by National Bank of Canada.
  - 3 For more details, please see the Agreement governing the use of the PREMIA Mastercard Business Card issued by National Bank of Canada (section “Loss or theft of your card”).
  - 4 Charges apply. Certain browser requirements are needed to navigate our site with ease and access the online banking services offered by National Bank. For more information, visit [nbc.ca/browsers](http://nbc.ca/browsers).
  - 5 Insurance services are provided by National Bank Life Insurance Company. For residents of Alberta, the insurer is Canassurance, Insurance Company.
  - 6 During an eligible rental.
  - 7 Subject to authorized credit limit.
  - 8 Insurance and assistance services are provided by National Bank Life Insurance Company and CanAssistance Inc. For residents of Alberta, the insurer is Canassurance, Insurance Company.
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  - ® NATIONAL BANK BUSINESS CENTRAL is a registered trademark of National Bank of Canada.
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For more information,  
contact us at:

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1-844-394-4494

514-394-4494

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