

Banking services for businesses

Changes to our banking fees – Effective August 1, 2026

We are making changes to our banking fees and packages for businesses, effective August 1, 2026. You will find detailed information about the changes in this notice.

The changes set out in this notice only concern the regular pricing of our accounts and banking services. The changes therefore may not apply to the banking solutions you have with us.

The *Fee Guide – Banking Services for Businesses* will be updated to reflect these changes. A new version of the guide will be available on nbc.ca/businessaccounts as of **August 1, 2026**.

Business accounts

Transaction fees/Cheques and other items		Current fee	Effective August 1, 2026
Account debit (withdrawal)	> Assisted transaction ¹	\$1.50	\$2.50
	> Electronic transaction	\$0.95	\$1.05
Account credit (deposit)	> Assisted transaction ¹	\$1.50	\$2.50
	> Electronic transaction	\$0.95	\$1.05
	> Deposits made through: ABM, mobile or scanner	\$0.95/day (for each account)	\$1.05/day (for each account)
Cheques and other items	> Cheque issuance ²	\$1.95	\$2.25

Deposit contents ³		Current fee	Effective August 1, 2026
Bills (per \$1,000 deposited)	> In branch	\$2.75	\$3.50
	> Around-the-clock deposit	\$2.25	\$2.50
	> ABM	\$2.25	\$2.50
Coins (per \$100 deposited) ⁴	> In branch	\$2.75	\$3.50
Cheque	> In branch	\$0.25	\$0.35
	> Around-the-clock deposit	\$0.25	\$0.35
	> ABM	\$0.22	\$0.25
	> Mobile	\$0.22	\$0.25
	> Scanner	\$0.20	\$0.22

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Banking packages for businesses in CAD

Packages for businesses		Current	Effective August 1, 2026
Digital Package	> Monthly fees (unchanged)	\$7.00	\$7.00
	> Assisted transaction ¹ or issue of a cheque	\$3.50	\$5.00
	> Deposit contents: bills – ABM	\$2.25/\$1,000	\$2.50/\$1,000
Hybrid Package ⁵	> Monthly fees	\$8.00	\$10.00
	> Number of debit or credit transactions included	6	10
Premium Package	> Monthly fees	\$95.00	\$100.00

- Looking for advice on how to save on your bank fees? Visit nbc.ca/business-notice for tips and answers to your questions.
- For more information on our current banking fees, consult the **Fee Guide – Banking Services for Businesses**, available online at nbc.ca/businessaccounts.

514-394-4494 (Montreal area)
1-844-394-4494 (toll-free)

nbc.ca/business

¹ Assisted transactions are those performed at a counter, via an around-the-clock deposit or with a representative over the phone.

² Fees apply once the cheque has been issued and cleared.

³ Transaction fees may apply.

⁴ No coins may be deposited via the around-the clock depository service. Exceptionally, if coins are inadvertently deposited, the deposit will incur a charge of \$3.50/\$100.

⁵ The number of Interac® e-Transfers included remains unchanged.

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

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Fee Guide

Fee Guide for Banking Services for Businesses

Effective November 1, 2024¹



At National Bank, we know that managing your time and operations efficiently is essential. That is why we have developed a range of accessible banking transactions to quickly meet the needs of your business.

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¹ Pricing in effect as of November 1, 2024. The Automated Telephone Service will be withdrawn March 1, 2026.

Banking Packages for Businesses CDN \$¹

	Digital Package	Hybrid Package	Premium Package
Transaction fees			
Monthly fees	\$7.00		\$95.00
Lower monthly fees with a Platinum Business Mastercard ^{®,2}	\$0	\$8.00	\$80.00
Lower monthly fees with a minimum balance of \$80,000 ^{2,3}	\$7.00		\$0
Number of debit or credit transactions included			
› Electronic	Unlimited		Unlimited
› Assisted ⁴ including the issue of a cheque	Not included \$3.50/transaction	6	100
<i>Interac</i> e-Transfer [®] sent (\$1.50 service fee included)	12 ⁵	2 ⁵	Unlimited
Deposit contents included			
Bills			
› In branch	Not included		
› Around-the-clock deposit	\$5.00/\$1,000	Not included	\$25,000 included ⁶
› ABM	Not included \$2.25/\$1,000		
Coins⁷			
› In branch	Not included \$5.00/\$100	Not included	\$500 included ⁶
Cheque			
› In branch	Not included		Not included
› Around-the-clock deposit	\$0.50/cheque		
› ABM			
› Mobile app		Included and unlimited	
› Scanner			
Excess transaction			
Fees	Fees increased as described above	Standard fees, see Transaction Fees and Deposit Contents sections	

1 This offer only applies to interest-free Canadian current accounts.

2 To benefit from the lower monthly fees of your package, the Platinum Business Mastercard must be active at the time the fees are collected.

3 Minimum balance maintained every day of the month on the account linked to the package.

4 Assisted transactions are those performed at a counter in branch, via an around-the-clock deposit, with a representative by phone or upon the issue of a cheque.

5 Service fees and transaction fees included. *Interac* e-Transfer service fees and transaction (debit) fees will be charged for transactions that exceed the number included in your package.

6 Excluding deposits via the currency processing service or requiring a client number linked with the depository service.

7 No coins may be included in around-the-clock deposits. If coins are erroneously included, the deposit will be charged at a rate of \$5.00/\$100 for the Digital Package and at the standard rate for the Hybrid and Premium Packages. See the Deposit Contents section.

Transaction Fees

Account debit (withdrawal) CDN \$ or US \$ (depending on the currency of the account)

Assisted transaction ¹	\$1.50
Electronic transaction	\$0.95

Account credit² (deposit) CDN \$ or US \$ (depending on the currency of the account)

Assisted transaction ^{1,3}	\$1.50
Electronic transaction	\$0.95

Digital deposit

Deposits made through our digital solutions: \$0.95/day for each account
mobile, scanner⁴ or ABM

Note: Fees for an unlimited number of digital deposits per day (taking into account applicable time limits)

Business Accounts⁵

Basic fees associated with using a service included in this section and for which transaction fees may apply (see the Transaction Fees section).

Current account CDN \$ or US \$ (depending on the currency of the account)

Opening an account	Free
Minimum monthly fees ⁶	\$8.00
Account closing for transfer to another institution	\$17.00

Business Investment Account⁷ CDN \$ or US \$ (depending on the currency of the account)

You are required to hold a current account at National Bank in the same currency.

Opening an account Free

Transaction fees:

› Electronic inter-account transfers (debits and credits)	Free
› Assisted inter-account transfers ⁸	
– Credits	Free
– Debits	\$5.00/transfer

To learn more about the annual interest rate and rate bonus, visit

nbc.ca/business/investing/investment/business-investment-account.html

¹ Assisted transaction: in branch, via an around-the-clock deposit, with a representative by phone.

² Fees for deposit contents are added for bill, coin and cheque deposits.

³ Limit of 50 items per deposit.

⁴ A compatible scanner must be purchased separately at the client's expense.

⁵ Unless otherwise indicated, the credit balance of the account doesn't generate interest.

⁶ Minimum monthly transaction fees. This minimum does not apply if the account is linked to a package.

⁷ Upon closing the current account (if the client holds no other current account), the Business Investment Account in the same currency will also be closed.

⁸ Assisted transaction: at the counter or by phone with an agent.

Business Accounts¹ (cont.)

Foreign currency account

Fees debited in CDN \$
into your business account

A digital account that only allows electronic transactions.
No cash transactions or issues of cheques.

Opening an account	Free
Monthly fees	\$35.00

Cheques and Other Items²

CDN \$ or US \$ (depending on
the currency of the account)

Cheque issuance	\$1.95
Manual processing of a cheque or item	\$5.00
Item (including preauthorized debit) drawn on the account and returned due to insufficient funds	\$45.00
Cheque held for future deposit	\$5.25
Confirmation of deposit by mail	\$1.75
Item drawn in a currency other than that of the account ³	CDN \$7.00
Item (including preauthorized debit) drawn on a Canadian bank, deposited into the account in CDN \$ or US \$ and returned due to insufficient funds or dishonoured	\$6.00
Item drawn on an American bank, deposited into the account in US \$ and returned due to insufficient funds or dishonoured	
› Item of \$1,000.00 or less	\$16.00
› Item of \$1,000.01 or more	\$26.50
Item paid in US \$ and drawn on an account in CDN \$	\$20.00

Cheque orders

The cost varies depending on the model chosen and the number of cheques.

For further details, please consult our online banking for business, or contact our Customer Service team or your Business Services director.

Fees – US \$ float

For US \$ transactions with U.S. financial institutions, there is a short delay between the time National Bank grants the funds and the time it receives them. Generally, 1 to 3 days are needed to clear a cheque drawn on or deposited to a US \$ account.

Fees may apply during this period. For further details, please contact our Customer Service team or your Business Services director.

¹ Unless otherwise indicated, the credit balance of the account does not generate interest.

² Unless otherwise stated, no transaction fees apply after using a service included in this section.

³ Cheque in US \$ deposited in a CDN \$ account or vice versa.

Cheques and Other Items¹ (cont.)

Item sent to collection^{2,3}

CDN \$ or US \$ (depending on the currency of the account)

Express Collection Services⁴

- › Item in US \$ sent for collection and drawn from a financial institution in the U.S. US \$50.00
- › Dishonoured item US \$100.00

Item in CDN \$ sent for special collection

0.25% of the amount of the item with a minimum of \$50.00/item (plus incidental fees: mail, courier, etc.)

- › Dishonoured item \$5.00

Item sent for special collection in foreign currencies⁵

- › Item drawn from a foreign financial institution 0.50% of the amount of the item with a minimum of \$250.00/item (plus the corresponding banking fees and applicable incidental fees)
- › Dishonoured item \$50.00
- › Information requested from (or by) a correspondent \$20.00/transmission

This service is not available for all countries, and the list of available countries may be modified without notice. Please refer to your branch or account director.

Deposit Contents⁶

CDN \$ or US \$ (depending on the currency of the account)

Bills

- › In branch \$2.75/\$1,000
- › Around-the-clock deposit \$2.25/\$1,000
- › ABM \$2.25/\$1,000

Coins

- › In branch \$2.75/\$100

No coins may be included in an around-the-clock deposit.⁷

Cheque

- › In branch \$0.25/cheque
- › Around-the-clock deposit \$0.25/cheque
- › ABM \$0.22/cheque
- › Mobile app \$0.22/cheque
- › Scanner⁸ \$0.20/cheque

Fee for accessing the scanner cheque-deposit service: \$35.00/month and per entity.

1 Unless otherwise stated, no transaction fees apply after using a service included in this section.
 2 The item amount will be credited to your account when the irrevocable funds are received by National Bank.
 3 Correspondent banking fees may apply.
 4 Use of this service is subject to eligibility criteria.
 5 Includes items in US \$ drawn from a financial institution in the U.S. that are ineligible for the Express Collection Service.
 6 Transaction fees may apply.
 7 If coins are accidentally included, the deposit will be exceptionally charged at a rate of \$2.25/\$100.
 8 A compatible scanner must be purchased separately at the client's expense.

Business Client Card

CDN \$

Annual fees	Free
Fees for using an ABM outside the National Bank network:	
› Interac®	\$2.00
› Cirrus®	\$5.00

Transactions in foreign currencies made using a Client Card are converted into Canadian dollars at the same exchange rate as the payment card network at the time the transaction is made on the account, plus 2.50%. For transactions in foreign currencies other than American dollars, the transaction amount will first be converted into American dollars, then into Canadian dollars.

Around-the-Clock Deposits¹

CDN \$
(in addition to transaction fees)

Annual fees	Free
Disposable deposit wallets (50 wallets)	\$25.00 (plus tax)
Replacement key for depository	\$4.00 (plus tax)

Salary Deposits

CDN \$
(in addition to transaction fees)

Salary deposit (per paid employee) <i>Registration for online banking for business required</i>	\$1.50/deposit
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Bill Payment

CDN \$
(in addition to transaction fees)

Assisted transaction ²	\$2.00/bill
Automated services:	
› ABM	Free
Digital Banking Solutions (fee per payment):	
› Online banking for business:	
– Public service providers ³	Free
– Other private suppliers	\$1.50
– Government remittances ⁴	\$2.00
– GST/QST combined	Free
› Mobile Banking Solutions – Businesses:	
– Public service providers ³	Free

¹ Excluding deposits via the currency processing service or requiring a client number linked with the depository service.

² Assisted transaction: at the counter or by phone with an agent.

³ From the list of billers predefined by National Bank in our Digital Banking Solutions.

⁴ For some government remittances, registration fees may apply.

Monthly Account Statement

	CDN \$ (in addition to transaction fees)
Online statement with cheque image ¹	Free
Paper statement without cheque image ²	\$5.50
Copy of an account statement already issued	\$5.00
Production of an account statement other than on a monthly basis	\$5.00
On-demand production of a list of recent transactions before the monthly statement of account is produced	\$5.00
Request for images of cleared items (cheques, bank drafts and money orders in CDN \$ and US \$):	\$5.00/item (regardless of transaction date)
› Assisted transaction ³	

Digital Banking Solutions – Businesses³

Online banking for business	CDN \$
Unlimited number of accounts and users	
Monthly fee – Businesses	Free
Monthly fee – Large businesses <i>Allows for an unlimited number of cashed cheques and a list of depositors</i>	\$50.00
› Each business account, line of credit and demand loan	\$15.00
› Account consolidation	\$10.00

Mobile Banking Solutions – Businesses

Monthly fees	Free
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¹ Registration for online banking for business required.

² Cheque images available online using our online banking for business. Copies of paper cheques are available upon request for an additional fee.

³ Assisted transaction: at the counter or by phone with an agent.

Wire Transfers^{1,2}

CDN \$ or US \$ (depending on the currency of the account, unless otherwise indicated)⁴

Incoming wire transfer from inside or outside Canada³

Unlimited number of accounts and users

\$100.00 or less	\$5.00
\$100.01 to \$100,000.00	\$15.00
\$100,000.01 to \$1,000,000.00	\$20.00
\$1,000,000.01 or more	\$25.00

Outgoing wire transfer inside or outside Canada⁵

CDN \$ or US \$ (depending on the currency of the account, unless otherwise indicated)⁴

Online banking for business	0.34% of the amount ⁶ (minimum \$10.00, maximum \$60.00) (transmission fees are extra)
› Transmission fees:	
– For Canada and the United States	\$15.00
– For other countries	\$20.00
– Trace request/Return of funds	Minimum \$20.00
› Fee for each SecurID [®] , ⁷ token	\$3.00/month
Branch Services	0.34% of the amount ⁶ (minimum \$30.00, maximum \$85.00) (transmission fees are extra)
› Transmission fees:	
– For Canada and the United States	\$15.00
– For other countries	\$20.00

1 Unless otherwise stated, no transaction fees apply after using a service included in this section.

2 Additional tracing fees from certain banking correspondents may apply.

3 In case of a return of funds at the request of the client, fees may apply. These fees are deducted from the amount returned to the ordering party.

4 For any payment to or from a foreign currency account, applicable fees are indicated in CDN \$ converted into the currency of the account.

5 Fees are charged in US \$ if payment is in US \$.

6 Outgoing wire transfer fees are calculated based on the amount converted into the currency of the account (if applicable). For wire transfers sent from foreign currency accounts, the minimum/maximum fees are calculated in CDN \$ converted into the currency of the account.

7 A SecurID token is required to send the wire transfer.

Bank Drafts^{1, 2}

Bank draft in CDN \$

Bank draft in CDN \$	CDN \$9.00
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Bank draft in US \$

\$5,000.00 or less	US \$9.00
\$5,000.01 or more	US \$12.50

Foreign currency bank draft

\$5,000.00 or less	CDN \$9.00
\$5,000.01 or more	CDN \$12.50

Reimbursement or issue of a duplicate bank draft or money order³

\$100.00 or less:	
› In US \$	US \$10.00
› Other currencies	CDN \$10.00
\$100.01 or more:	
› In US \$	US \$16.00
› Other currencies	CDN \$25.00

Interac e-Transfer – Businesses⁴

	CDN \$ (in addition to transaction fees)
Incoming transfer	Free
Outgoing transfer	\$1.50
Cancelled transfer	Free

National Bank Inter-Account Transfer

	CDN \$ or US \$ (depending on the currency of the account, transaction fees are extra)
Assisted transaction ⁵	\$5.00/request
Electronic transaction	
› ABM (CDN \$ only)	Free
› Digital Banking Solutions – Businesses	Free
Automatic transfer on a set date	\$5.00

1 Unless otherwise stated, no transaction fees apply after using a service included in this section.

2 Subject to meeting the requirements and standards established by National Bank. Fees for in-branch withdrawals and fees paid by the correspondent may apply.

3 Reimbursement and issue at the discretion of National Bank. Certain conditions apply.

4 You must have signed up for online banking for business to use *Interac* e-Transfers. Funds transfers must be sent to a bank account held at a participating Canadian financial institution. If you exceed the transfers included in your package, a service fee of \$1.50 may be added when you send money via *Interac* e-Transfer.

5 Assisted transaction: at the counter or by phone with an agent.

Other Fees¹

Purchase of cash CDN \$ or US \$ (depending on the currency of the account)

Bank notes	\$1.50/\$1,000 (plus tax)
Coins (CDN \$ only)	\$1.50/\$100 (plus tax)

Inactive (dormant) account² CDN \$ or US \$ (depending on the currency of the account)

These fees apply to the Business Current Account and the Business Investment Account.

1 year of account inactivity	Free
2 years of account inactivity	\$30.00
3, 4 or 5 years of account inactivity	\$40.00
6 or 7 years of account inactivity	\$50.00
8 or more years of account inactivity	\$60.00

Bank confirmation CDN \$ or US \$ (depending on the currency of the account)

Per confirmation	Minimum \$35.00
After 30 minutes	\$36.00/hour

Overdraft charges³ CDN \$ or US \$ (depending on the currency of the account)

Transaction that causes or increases an overdraft	\$5.00/transaction
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Account balance information CDN \$ or US \$ (depending on the currency of the account)

Assisted transaction ⁴	\$5.00/request
ABM (CDN \$)	Free
Digital Banking Solutions – Businesses	
› Online banking for business	Free
› Mobile Banking Solutions – Businesses	Free

¹ Transaction fees may apply.

² An inactive account notice is sent after 2, 5 and 9 years of inactivity.

³ Interest on overdraft is extra.

⁴ Assisted transaction: at the counter or by phone with an agent.

Other Fees¹ (cont.)

Purchase or sale of foreign currency banknotes¹ CDN \$ or US \$ (depending on the currency of the account)

USD	Free
Other currencies	\$3.00

The purchase or sale of foreign currency banknotes is made at the exchange rate applied by National Bank on the relevant date (posted on our website nbc.ca under [Useful Links > Exchange Rates](#) or disclosed to the client at the time of transaction). The above transaction fees are added to the purchase amount or deducted from the sale amount.

Stop payment CDN \$ or US \$ (depending on the currency of the account)

With complete information	\$12.50
With incomplete information	\$20.00
For a series of cheques or preauthorized debits	\$20.00

Tracing and reproduction of documents² CDN \$ or US \$ (depending on the currency of the account)

View images of cheques cleared in account:

› Online banking for business	Free
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Request for images of cleared items (bank drafts, money orders and cheques in CDN \$ and US \$):

› Assisted transaction ³	\$5.00/item (regardless of transaction date)
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Tracing or reproduction of documents (other than items cleared in account and statement of account):

› Assisted transaction ³ or by online banking for business ⁴	
– Less than 90 days following transaction date	\$5.00/item
– 90 days or more following transaction date	\$10.00/item (minimum \$20.00)

Credit reference CDN \$ or US \$ (depending on the currency of the account)

Bank report:

› Assisted transaction ³	Minimum \$25.00
› Online banking for business ⁵	\$20.00

Full bank report:

› Online banking for business ⁵	\$69.00
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1 Transaction fees may apply.

2 At the request of the payer or payee.

3 Assisted transaction: at the counter or by phone with an agent.

4 Fees paid by the client even for requests made by a third party.

5 This service will be gradually withdrawn starting in 2025.

Client Satisfaction

Your satisfaction is our first concern. To have a problem or situation corrected, please refer to the *Code of Conduct and Problem Resolution Process* pamphlet, available in our branches and on our website at nbc.ca under About Us › Governance › Codes and Commitments › Clients.

Notice of changes to the fees set out in this guide

Information about changes will be sent to you:

- › at least 30 days before the effective date via a notice sent by mail or electronic communication;
- › at least 60 days before the effective date via a notice included with this guide, which is available in branches on demand or online at nbc.ca.



Should you have any questions, do not hesitate to contact us.

514-394-4494 (Montreal area)

1-844-394-4494 (toll-free)

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Less paper, same information.

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