



Offer for professionals

Healthcare Professionals and Students

Doctors, Chiropractors, Dentists and Dental
Specialists, Optometrists, Pharmacists, Podiatrists
and Veterinarians

Advantages for professionals

This banking offer includes:

- › Three CDN\$ or US\$ bank accounts¹ with no service fees on transactions included in the offer with an eligible credit card.
- › An unlimited number of several types of transactions.
- › A National Bank Platinum, World or World Elite® Mastercard® credit card² with savings on annual fees.
- › Unlimited access to the following included assistance services:*
- A virtual healthcare solution (telemedicine): **nbc.ca/virtual-clinic**.
- Legal assistance (private and professional matters):** **nbc.ca/legal-assistance**.
- › A special rate of 20% off the Securizone®.³ plan of your choice:

Offered services	Securizone 360™	Securizone
Online identity monitoring	✓	✓
Credit bureau monitoring	✓	–
Support services	✓	✓

Go to **nbc.ca/securizone** for all the details.

Also receive advantages for the following financing solutions:⁴

- › The Personal Flex Line® (a line of credit) with an attractive interest rate (prime rate,⁵ no monthly management fees per account).⁶- Rate for doctors, dentists: prime rate⁵ – 0.25%, no monthly management fees per account.⁶
- › The National Bank All-In-One Banking™: a home equity line of credit with an attractive interest rate (prime rate,⁵ plus monthly management fees of \$7 per account).- Rate for doctors, dentists and veterinarians: prime rate⁵ – 0.25%, plus monthly management fees of \$7 per account. Consult **nbc.ca/primerate** for the current rate in effect.
- › A mortgage loan.

*Consult **nbc.ca/healthcare-professional** for more information on these assistance services. The content of the programs and conditions described is subject to change.

**Excludes any questions about any commercial or criminal activity.

Professionals

	Bank account in CDN\$	Personal Flex Line
Transactions included		
Debit card purchase via <i>Interac</i> ®, <i>NYCE</i> ® and <i>Maestro</i> ® networks (subject to applicable currency conversion fees) ⁹	✓	✓
Transactions at National Bank branches: withdrawal, transfer ¹⁰ and withdrawal for a bill payment	✓	✓
Transactions at National Bank banking machines: ¹¹ withdrawal, transfer ¹⁰ and withdrawal for one bill payment	✓	Transfer ¹⁰
Transactions via our online banking services (including our call centre): transfer, ¹⁰ transfer to another person, ¹² <i>Interac</i> e-Transfer® and withdrawal for a bill payment	✓	Transfer ¹⁰
Service for sending <i>Interac</i> e-Transfer	Free	Free
Exemption from <i>Cirrus</i> ® and <i>Interac</i> network convenience fees charged by National Bank when using other financial institutions' banking machines and a refund of \$3 per transaction ¹³	✓	✓
Cheques and debits included		
Cheques and preauthorized debits	✓	Not included
First order of 100 personalized cheques (shipping fees and taxes not included)	✓	✓
Other services included		
Drafts	✓	✓
Online account statement	Free	Free
Overdraft protection	✓	✓
Use of THE EXCHANGE® banking machine network	✓	✓

Eligibility requirements

To be eligible for this banking offer, you must:

- › Have a transactional bank account and a credit card eligible for the offer.⁷
- › Provide proof of your professional status.
- › Deposit all occupational earnings (RAMQ and other) in a National Bank account.

❖ **Your spouse can enjoy the personal banking advantages of the offer by signing up for the additional credit card.⁸**

Advantages for students

This banking offer includes:

- › A CDN\$ or US\$ bank account¹ with no service fees on transactions included in the offer.
- › An unlimited number of several types of transactions.
- › A student line of credit¹⁴ with an attractive interest rate (prime rate⁵ – 0.25%, no monthly management fees per account).¹⁵ Consult **nbc.ca/primerate** for the current rate in effect.
- › A National Bank Platinum Mastercard¹⁶ with savings on annual fees for the first three years.¹⁷ After that period, the regular annual fee of \$70 will apply. The regular annual interest rates on the card are 20.99% for purchases and 22.49% for balance transfers and cash advances.¹⁸
- › Unlimited access to the following included assistance services:*
- A virtual healthcare solution (telemedicine): **nbc.ca/virtual-clinic**.
- Legal assistance (private and professional matters):** **nbc.ca/legal-assistance**.
- › A special rate of 20% off the Securizone[®],³ plan of your choice:

Offered services	Securizone 360™	Securizone
Online identity monitoring	✓	✓
Credit bureau monitoring	✓	–
Support services	✓	✓

Go to **nbc.ca/securizone** for all the details.

*Consult **nbc.ca/student** for more information on these assistance services. The content of the programs and conditions described is subject to change.

**Excludes any questions about any commercial or criminal activity.

Students

	Bank account in CDN\$	Student line of credit
Transactions included		
Debit card purchase via <i>Interac</i> , NYCE and Maestro networks (subject to applicable currency conversion fees) ⁹	✓	✓
Transactions at National Bank branches: withdrawal, transfer ¹⁰ and withdrawal for a bill payment	✓	✓
Transactions at National Bank banking machines: ¹¹ withdrawal, transfer ¹⁰ and withdrawal for one bill payment	✓	Transfer ¹⁰
Transactions via our online banking services (including our call centre): transfer, ¹⁰ transfer to another person, ¹² <i>Interac</i> e-Transfer and withdrawal for a bill payment	✓	Transfer ¹⁰
Service for sending <i>Interac</i> e-Transfer	Free	Free
Exemption from Cirrus and <i>Interac</i> network convenience fees charged by National Bank when using other financial institutions' banking machines and a refund of \$3 per transaction ¹³	✓	✓
Cheques and debits included		
Cheques and preauthorized debits	✓	Not included
First order of 100 personalized cheques (shipping fees and taxes not included)	✓	✓
Other services included		
Drafts	✓	✓
Online account statement	Free	Free
Overdraft protection	✓	✓
Use of THE EXCHANGE banking machine network	✓	✓

Eligibility requirements

To be eligible for this banking offer, you must:

- › Be a full-time student in Canada.
- › Update your file once a year by visiting your branch (or by replying to a letter from National Bank for Advisor Banking Services clients). Proof of status as a full-time student will be requested.
- › Have a transactional bank account eligible for the offer.¹⁹

- 1 Bank account with chequing privileges. Certain services, such as paper statements, are not included. If you are a client of National Bank, the included services and unrelated service fees are listed in our *Fee Guide*, available in branch or on nbc.ca. If you are a client of Advisor Banking Services, please consult your bank advisor for further details.
- 2 This card is subject to credit approval by National Bank of Canada. Certain conditions apply.
- 3 Preferred monthly pricing of \$6.35 (individual) or \$9.55 (family) plus taxes for Securizone or \$7.95 (individual) or \$11.95 (family) plus taxes for Securizone 360. That's a 20% discount on your plan. The preferred rates for holders of National Bank's privilege offers will remain in effect for as long as you're eligible for an offer. If you no longer have a privilege offer, the regular monthly pricing of \$7.95 (individual) or \$11.95 (family) plus taxes for Securizone or \$9.95 (individual) or \$14.95 (family) plus taxes for Securizone 360 will apply. NBC Assistance Inc. and National Bank can terminate or change the duration and preferred rate of Securizone products for holders of National Bank's privilege offers at any time, with 30 days' notice prior to the effective date of the amendment. This notice will contain the new and amended clause, the old clause that was amended (if applicable), and the effective date of the amendment. If you do not agree to the changes, you can cancel the program with no penalty by sending us a notice no later than 30 days after the changes come into effect.
- 4 Financing subject to credit approval by National Bank. Certain conditions apply.
- 5 The "Prime rate" means the annual variable interest rate posted by National Bank, from time to time, and used by the Bank to determine the interest rates on the demand loans it grants in CDN\$ in Canada. Visit nbc.ca/primerate for the rate in effect.
- 6 Monthly account statement. No management fees. Once an amount is borrowed from the line of credit, it accrues interest. The minimum monthly payment is limited to the monthly interest and life insurance premiums (as applicable). Examples of credit fees calculated over a 30-day period at the applicable rate as at January 22, 2024:

	AVERAGE BALANCE	
	\$500	\$3,000
Typical Personal Flex Line*	\$4.60	\$27.62
Prime rate -0.25% (6.95%)	\$2.86	\$17.14

Note that the Prime rate can change. For more information on the current rate, please visit nbc.ca/primerate.

*Example based on a Personal Flex Line between \$5,000 and \$24,999 (base rate + 4.00%). Rates are adjusted according to your personal file and the authorized credit limit.

- 7 National Bank reserves the right to end, without notice, the savings and other advantages applicable to each of the products and services included in this banking offer if the client closes his eligible bank account. In the event that the client cancels his eligible Mastercard account or replaces it with a Mastercard account that is not eligible for the offer, National Bank will charge a fixed monthly fee of \$12.95 to the transactional bank accounts, to allow the client to maintain the discounts and the other advantages of the banking offer.
- 8 With this banking offer, only the spouse of the primary cardholder is eligible for an additional credit card. Regular annual fees apply to the additional card.
- 9 Currency exchange charges apply. For full details about transactions made in foreign currencies, please consult the *Deposit account agreement*, available in branch or on nbc.ca if you are a client of National Bank, or your bank advisor if you are a client of Advisor Banking Services. Foreign currency debit card transactions are converted into Canadian dollars at the rate and based on the conversion method determined by the network used. We apply a 2.5% charge to the conversion rate used by this network.
- 10 Transfer of funds you make between your deposit accounts at the bank.
- 11 User fees for the *Interac* banking machine and point-of-sale network and the *Cirrus* banking machine network are also payable. No additional fees apply for use of THE EXCHANGE banking machine network. If you are a client of National Bank, please consult our *Fee Guide*, available in branch or on nbc.ca. If you are a client of Advisor Banking Services, please consult your bank advisor for further details.
- 12 Transfer of funds you make from your deposit account at the bank to another person's deposit account at the bank.

- 13 Refund of \$3 per transaction for a withdrawal made at an *Interac* or *Cirrus* ABM. Certain banking machine operators may charge additional fees for the use of their equipment. The fees are added to the withdrawal amount and are paid directly to the banking machine operator. Those additional fees are not National Bank convenience fees. National Bank will reimburse you a fixed amount of \$3 for each withdrawal made at an *Interac* or *Cirrus* ABM. This amount may not cover the full additional fee charged by the ABM operator. The currency conversion fee following a *Cirrus* withdrawal will be refunded using the 2.50% rate.
- 14 Subject to credit approval by National Bank. Certain conditions apply. A guarantor who meets the Bank's criteria may be required. The annual amount is based on your personal budgetary requirements.
- 15 Monthly account statement. No management fees. Once an amount is borrowed from the line of credit, it accrues interest. The minimum monthly payment is limited to the monthly interest and life insurance premiums (as applicable). Examples of credit fees calculated over a 30-day period at the applicable rate as at January 22, 2024:

	AVERAGE BALANCE	
	\$500	\$3,000
Typical Student Line of Credit	\$3.37	\$20.22
Prime rate -0.25% (6.95%)	\$2.86	\$17.14

- 16 Subject to credit approval by National Bank of Canada. Certain conditions apply. Grace period: No interest will be charged on purchases made during the month provided the client pays his balance in full within twenty-one (21) days of the date of the statement. This grace period does not apply to cash advances or balance transfers. Minimum payment: If your account balance is lower than \$10, you must pay the entire balance. If you reside in the province of Quebec, your minimum payment will correspond to 5% of the credit card account balance plus any overdue payment or \$10, whichever amount is higher. If you reside outside of Quebec, your minimum payment represents 2.5% of the credit card account balance plus any overdue payment or \$10, whichever amount is higher. Account statement: A statement is sent monthly. Examples of credit charges calculated for a period of thirty (30) days:

Annual interest rate	AVERAGE BALANCE	
	\$500	\$3,000
20.99%	\$8.63	\$51.76
22.49%	\$9.24	\$55.45

- 17 Three years after the card is issued, the annual fee in effect at that time will be billed automatically and will appear on your monthly statement. Offer not renewable.
- 18 Balance transfers and cash advances are subject to credit approval by National Bank. Each amount transferred cannot be less than \$250.
- 19 National Bank reserves the right to end, without notice, the discounts and other advantages offered in the banking offer if the client closes his eligible bank account.
- TM NATIONAL BANK ALL-IN-ONE BANKING is a trademark of National Bank of Canada.
- TM SECURIZONE 360 is a trademark of National Bank of Canada used under licence by NBC Assistance Inc.
- ® *INTERAC* is a trademark of Interac Corp. Used under licence.
- ® *INTERAC* e-TRANSFER is a registered trademark of Interac Corp. Used under licence.
- ® MASTERCARD, WORLD MASTERCARD, WORLD ELITE, MAESTRO and CIRRUS are registered trademarks of Mastercard International Inc. Authorized user: National Bank of Canada.
- ® NYCE is a registered trademark of NYCE Corporation.
- ® PERSONAL FLEX LINE, SECURIZONE, NATIONAL BANK and the NATIONAL BANK logo are registered trademarks of National Bank of Canada.
- ® THE EXCHANGE is a registered trademark of Fiserv Inc.

❖ Should you have any questions,
don't hesitate to contact us.

If you are a client of National Bank

514-394-5555

1-888-835-6281

nbc.ca/healthcare-professional

**If you are a client of
Advisor Banking Services**

1-866-444-1379

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