

Enjoy a world of **exclusive** **benefits**



BANKING



FINANCING







Solutions designed with you in mind

What are your needs? Whether you are looking for banking services, financing, travel services or Medical Care Assistance™, our Wealth Management Financial Package¹ features a broad range of exclusive privileges that you can enjoy for a competitive flat monthly fee.

Your financial package

When you choose our **CDN\$ Chequing Account** and National Bank **World MasterCard®**,² **credit card** as your primary banking tools, you will have priority access to a world of personalized services and exclusive privileges for \$14.95³ per month. If the minimum monthly balance in your CDN\$ Chequing Account is between \$2,500 and \$4,999, the flat monthly fee for the financial package will be \$10.95³ per month. If your minimum monthly account balance is \$5,000 or over, no flat monthly fee will be charged for the package.

This offer includes:

- ▶ Two bank accounts (one in CDN\$ and the other in US\$)⁴
- ▶ National Bank *World MasterCard*
- ▶ Medical Care Assistance program
- ▶ Travel concierge service

Plus, you can look forward to advantages on the following financing solutions:

- ▶ Personal Flex Line^{®2,5} at an advantageous rate
- ▶ National Bank All-In-One Banking^{™1,5,6} at an advantageous rate
- ▶ Mortgage loan^{5,7} at an advantageous rate

Be sure to ask about our promotional offers underway for your property appraisal and legal fees.

Introductory offer

Available until December 31, 2014

▶ This package is available to you for only \$10.95³ per month. Based on a monthly value of over \$52, you could save 79%⁸ on the total combined monthly value of this offer's products. If the minimum monthly balance in your CDN\$ Chequing Account is \$5,000 or over, you will not be charged a flat monthly fee for the package.



Your spouse can benefit from the package's advantages without necessarily having to be the authorized user of a *World MasterCard*. For information about the conditions applicable to spouses, please contact your advisor.

Bank accounts

Consolidate your everyday banking and make your finances easier to manage!

The Wealth Management Financial Package comes with a CDN\$ Chequing Account and you have the option of adding a US\$ Progress Account and a line of credit⁵. This table shows which transactions are included in those accounts or line of credit.

Simplified Transfer⁹

Our Simplified Transfer service is the easy way to transfer your pre-authorized transactions and salary deposit from another financial institution to National Bank. It's convenient and efficient and there are no enrolment fees. Ask your advisor about Simplified Transfer.

	CDN\$ Chequing Account	US\$ Progress Account	Personal flex line
Automated services included			
Client Card purchases ¹⁰	✓	Not available	✓
Transactions at National Bank banking machines ¹¹ : withdrawals, transfers and bill payment withdrawals	✓	Not available	\$1.00 per transaction
Transactions at National Bank banking machines: bill payments	✓	Not available	✓
Online and mobile transactions ¹² : transfers, transfers to another person and <i>Interac</i> ^{®3} e-transfers	✓	Not available	\$1.00 per transaction
Sending an <i>Interac</i> e-transfer	\$1.00 per transfer	Not available	\$1.00 per transfer
Online and mobile transactions: bill payments	✓	Not available	✓
Cheques and debits included			
Cheques and pre-authorized debits	✓	✓	\$1.00 per transaction
200 personalized cheques per year ¹³	✓	✓	✓
Cheque certification	✓	✓	✓
Cancelled cheques returned	✓	✓	Not available
Cheque imaging	✓	Not available	✓
Exemption from <i>Cirrus</i> ^{®6} and <i>Interac</i> network convenience fees charged by National Bank when using other financial institutions' banking machines ¹¹	✓	Not available	✓
American Express ^{®7} travellers cheques for one	✓	✓	✓
Other services included			
Bank drafts or money orders	✓	✓	✓
Online account statement	✓	✓	✓
Simplified Transfer service	✓	✓	✓
Overdraft protection	✓	✓	✓
Use of banking machines in THE EXCHANGE ^{®8} network	✓	Not available	✓
50% off rental charges for safety deposit box ¹⁴	✓	✓	✓

Our *World MasterCard*^{MD, 2} prestige credit card with no annual fee.

Regular annual interest rates on the card are currently 19.99% for purchases and 21.99% for balance transfers and cash advances.

The *World MasterCard* offers you the benefits of a travel credit card and more: competitive insurance coverage, enhanced rewards and concierge services.

Rewards plan with the possibility of earning points faster

Redeem your points for travel discounts, brand-name merchandise, gift cards, savings on select banking solutions (“À la carte Extras”) and charitable donations:

Net purchase volume over 12 months	
\$0 to \$20,000	1.5 points per dollar in purchases
\$20,001 to \$30,000	2 points per dollar in purchases
\$30,001 and over	1.5 points per dollar in purchases

The net purchase volume is the amount charged to the card minus returns and refunds. Points are not awarded for annual fees, balance transfers and cash advances. Accelerated point accumulation is calculated based on a period of 12 months from the date the account was opened. Once the 12-month reference period has elapsed, the net purchase volume calculation will be reset to zero.

Travel without restrictions

You can redeem your points for travel discounts whenever you like. There are no restrictions on your choice of travel agencies, dates or seats. Your points can also be used to pay for other expenses such as hotel accommodations, vehicle rentals, excursions and even taxes. Plus, you benefit from an advantageous point redemption system.

À la carte rewards points redeemed	Travel discount
11,000 points	\$100
50,000 points	\$500
If you redeem more than 50,000 points in the same transaction, each additional 10,000 points entitles you to a further \$100 discount.	



Free access to the National Bank *World MasterCard* Lounge at Montréal-Trudeau Airport¹⁵

The lounge offers you and your guest a welcoming space for relaxation or your business needs: beverages, food, newspapers and magazines in a quiet atmosphere. Free Wi-Fi is also available. Located in the international concourse (non-U.S. flights) between gates 52 and 53, the lounge is open from 5 a.m. to 11 p.m., 7 days a week.

Comprehensive travel insurance program¹⁶

Enjoy complete peace of mind when you travel thanks to a travel insurance program offering medical and hospital care outside your province of residence, together with flight cancellation, trip interruption, flight delay, lost luggage and vehicle rental coverage.

Travel concierge service

Day or night, you have access to a wide range of personal services to help make your life easier, both in Canada and abroad: travel reservations, information, assistance, sports event ticket reservations, gift basket arrangements, etc. Travel-related services are available worldwide. Non-travel services – such as gift basket arrangements and specialty services – are offered primarily in major cities within Canada and the United States. Reservations and service purchases made through the concierge service will be charged to your *World MasterCard* account.

❖❖ For more information about the *MasterCard* travel concierge service, please call **1-888-296-8881** (toll-free) from Canada or the United States or **416-734-3922** (collect) from elsewhere in the world.

Financing solutions for all your needs

Find the approach that suits you and your projects.

Personal Flex Line⁵ at an advantageous rate

This line of credit is accessible at all times and gives you total freedom to decide how to use your funds. You can therefore take action quickly without having to reapply for credit when you want to get going on a new project. It also allows you to do an unlimited number of transactions for a selection of automated services.

Offered at an advantageous rate,
the Personal Flex Line gives
you access to financing
and lets you manage your banking
transactions conveniently.

National Bank All-In-One Banking at an advantageous rate^{5, 6}

This mortgage line of credit is an economical and flexible solution. Offered at an advantageous rate, it lets you have access to financing, do your banking transactions and manage your savings. The line of credit can be linked to one or more accounts so that you can manage different needs independently and have an overview of your finances.

Mortgage at an advantageous rate^{5, 7}

Your advisor will be pleased to tell you about the various customized mortgage financing solutions that can meet your needs.

No-fee Medical Care Assistance¹⁷ for you and your family

Made-to-measure medical support services

Second Medical Opinion

- ▶ Arrangements made to obtain a second medical opinion from specialists affiliated with centres of excellence, which are mainly located in the United States
- ▶ Access to a medical concierge service that can coordinate your trip, accommodations and appointments if you would like to continue treatment outside the country

Home Assistance

- ▶ Services of a home helper during a period of recovery so that you do not have to worry about chores such as housekeeping, laundry or meal preparation

Medical Concierge Service

- ▶ Referrals to healthcare resources
- ▶ Arrangements for appointments and specialized transportation
- ▶ Information on government deductions and tax credits

Health Information Line

- ▶ Access to a telephone line staffed by a team of nurses for advice or information about health issues (English and French services available)

❖ To obtain the terms and conditions of the Medical Care Assistance services offered by National Bank Assistance Network^{TM2}, please visit nbc.ca/careassistance.

- 1 The National Bank Wealth Management Financial Package is subject to approval by National Bank and is available to the clients of National Bank Financial – Wealth Management and Private Wealth 1859 who meet the eligibility criteria determined by National Bank, who are Canadian citizens or permanent residents and who have a National Bank *World MasterCard* or *World Elite*⁰¹ credit card and a National Bank CDN\$ Chequing Account.
- 2 Subject to credit approval by National Bank. Some conditions apply. Grace period: No interest will be charged on purchases made during the month if the balance is paid 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. The minimum payment to be made to the Bank every period will be equal to 3% of the account balance plus any overdue amount or \$10, whichever is higher (or the account balance if it is lower than \$10). If the credit limit is exceeded, the minimum payment required will be 3% of the account balance or the amount in excess of the credit limit, whichever is higher. Account statement: A statement is sent monthly. Examples of credit charges calculated for a period of thirty (30) days based on the rate in effect on October 1, 2014:

Annual interest rate	AVERAGE BALANCE	
	\$500	\$3,000
19.99% (regular rate for purchase)	\$8.22	\$49.29
21.99% (regular rate for cash advances and balance transfers)	\$9.04	\$54.22

- 3 The package includes a CDN\$ Chequing Account, a National Bank *World MasterCard* or *World Elite* credit card and the Medical Care Assistance services. During the introductory offer period, the flat monthly fee for the package is \$10.95 per month or \$0.00 per month if the minimum monthly balance in your National Bank CDN\$ Chequing Account is \$5,000 or over. The fee will be billed automatically and will appear on the monthly statement for the National Bank CDN\$ Chequing Account. This offer is valid until December 31, 2014. After that date, the regular flat monthly fee in effect will be billed automatically. The regular flat monthly fee is currently as follows: \$14.95 per month; \$10.95 per month if the minimum monthly account balance is between \$2,500 and \$4,999; or \$0.00 per month if the minimum monthly account balance is \$5,000 or over.
- 4 Unlimited electronic transactions are included only for the CDN\$ Chequing Account.
- 5 Financing is subject to credit approval by National Bank.
- 6 This offer is available to owner-occupants who are granted a National Bank All-In-One mortgage line of credit with an authorized credit limit of \$100,000 or more. If the loan is paid back in full, refinanced or renegotiated before the expiry date, a portion of the cashback, prorated to the effective term of the loan, must be repaid.

- 7 This offer is available to homeowners who take out a National Bank first mortgage for \$100,000 or more on a building with four units or less or who are granted additional financing of \$50,000 or more when their mortgage loan is refinanced. The cashback will appear as a credit to the client's bank account at National Bank after the mortgage loan is disbursed.
- 8 The \$52 monthly value and the 79% savings are calculated according to the value of the products combined in this offer, namely the \$22.95 flat monthly fee for the Virtuoso package (the features of the Virtuoso package are comparable to those of the Wealth Management Financial Package), the \$18.75 monthly fee for Medical Care Assistance and the \$125.00 annual fee for the *World MasterCard* or *World Elite* credit card.
- 9 Some conditions apply. To benefit from the Simplified Transfer service, a minimum of two pre-authorized transactions and the salary deposit must be transferred. If you have not signed up for a banking package or program at National Bank, regular fees will apply once your transactions are transferred. Please refer to the *Guide to Personal Banking Solutions*, which is available in branches.
- 10 Client Card purchases must be made through the *Interac*⁰³, *NYCE*⁰⁴ or *Maestro*⁰⁵ network.
- 11 Certain banking machine operators may charge additional fees for the use of their equipment. A notice about the fees must be displayed to users on the banking machine screen before the transaction is processed so that they have the option of cancelling the transaction. 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.
- 12 Certain browser versions are required in order to access National Bank's Internet Banking Solutions and Mobile Banking Solutions. For more information, please go to nbc.ca/browsers.
- 13 Shipping charges apply.
- 14 Minimum rental period of 12 months in Canada. Some conditions apply, particularly concerning eligibility for safety deposit box rental. Details available in branches. Safety box rental charges are indicated in the *Guide to Personal Banking Solutions*, which is available in branches.
- 15 The maximum time that the cardholder may spend in the *World MasterCard Lounge* is three hours. If the cardholder's departure gate is on the domestic concourse side of the security zone located at gate 49, he or she will not be able to go through the restricted area to gain access to the lounge.
- 16 This coverage applies to purchases and rentals made using the card, except out-of-province medical and hospital insurance for which it is not necessary to charge the travel arrangements to the card. Some conditions and restrictions apply. For more information, please refer to the documents available in our branches or go to nbc.ca/worldmastercard.

17 Medical Care Assistance is available to clients who have enrolled in the National Bank Wealth Management Financial Package, their spouse and the members of their immediate family living at the same address. The SECOND MEDICAL OPINION is offered starting on the date National Bank Assistance Network (“NBAN”) receives a medical certificate attesting an accident or critical medical condition covered by Medical Care Assistance. HOME ASSISTANCE provides the services of a home helper for up to 12 hours per year per Wealth Management Financial Package starting on the date NBAN receives a medical certificate attesting an accident or critical medical condition covered by Medical Care Assistance. The MEDICAL CONCIERGE SERVICE gives clients access to up to 10 calls per year per Wealth Management Financial Package, regardless of the client’s state of health, and up to 6 months’ unlimited use of the service starting on the date NBAN receives a medical certificate attesting an accident or critical medical condition covered by Medical Care Assistance. The HEALTH INFORMATION LINE is available for up to 6 months’ unlimited use starting on the date NBAN receives a medical certificate attesting an accident or critical medical condition covered by Medical Care Assistance. For the terms and conditions, please go to nbc.ca/careassistance. When you enrol in the National Bank Wealth Management Financial Package, NBAN shares your personal information with the service providers that it works with. Those service providers are required to protect your personal information and are subject to confidentiality agreements.

TM Medical Care Assistance is a trademark of National Bank of Canada, used under licence by NBC Assistance Inc.

^{TM1} National Bank All-In-One Banking is a trademark of National Bank of Canada.

^{TM2} National Bank Assistance Network is a trademark of National Bank of Canada used under licence by NBC Assistance Inc.

[®] *World MasterCard* is a registered trademark of MasterCard International Inc. Authorized user: National Bank of Canada.

^{®1} *World Elite* is a registered trademark of MasterCard International Inc. Authorized user: National Bank of Canada.

^{®2} Personal Flex Line is a registered trademark of National Bank of Canada.

^{®3} Registered trademark of *Interac* Inc.

^{®4} Registered trademark of NYCE Corporation.

^{®5} Maestro is a registered trademark of MasterCard International Inc. Currency exchange charges apply. For complete details about transactions in foreign currencies, please refer to the *Agreement Governing the Use of Automated Services and Electronic Banking Solutions*, available in branches or at nbc.ca. Transactions in foreign currencies other than U.S. dollars will first be converted into U.S. dollars and then converted into Canadian dollars.

^{®6} Registered trademark of MasterCard International Inc.

^{®7} Registered trademark of American Express Company US. AUT Copyright; American Express Canada Inc. 1992 SS-010-E.

^{®8} Registered trademark of Fiserv Inc.

For internal use:

Please use F.29623 for applications



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

Wealth Management Financial Package

1-866-333-7575

MasterCard Travel Concierge Service

1-888-296-8881 (toll-free) from Canada and the United States

416-734-3922 (collect) from elsewhere in the world

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