

Wealth Management Financial Package

Enjoy a world
of **exclusive**
benefits





Solutions designed with you in mind

What are your needs? Whether you are looking for banking services, financing, travel services or medical care assistance services, 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 Elite® MasterCard®.2 credit card** as your primary banking tools, you will have priority access to a world of personalized services and exclusive privileges for \$10.95³ per month. If the minimum monthly balance in your CDN\$ Chequing Account is between \$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\$)
- ▶ National Bank *World Elite MasterCard*
- ▶ Medical Care Assistance™ program
- ▶ Travel concierge service

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

- ▶ Personal Flex Line®^{1,4} at an advantageous rate
- ▶ National Bank All-In-One Banking™^{1,4} at an advantageous rate
- ▶ Mortgage loan⁴ at an advantageous rate

Depending on the monthly balance maintained in your Chequing Account, the flat monthly fee may vary:

Minimum monthly balance in CDN\$ chequing account	\$0 to \$4,999	Over \$5,000
Flat monthly fee for financial package	\$10.95	\$0
Regular flat monthly fee for Virtuoso package (if not enrolled in the financial package)	\$24.95	
Regular flat monthly fee for the Medical Care Assistance services (if not enrolled in the financial package)	\$18.75	
Monthly savings when you sign up for the package	Over \$32	Over \$43
Furthermore, annual fees on your credit card are waived	\$150*	

* Regular annual interest rates for the card remain unchanged. Rates are currently 19.99% on purchases and 21.99% on balance transfers and cash advances².

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

National Bank reserves the right to cancel, without notice, the discounts and other advantages offered with the financial package if the client closes his eligible bank account or cancels his eligible MasterCard account and replaces them with a bank account or MasterCard account that is not eligible for the package.

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 credit⁴. This table shows which transactions are included in those accounts or line of credit.

Simplified Transfer⁵

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
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Automated services included			
Client Card purchases ^{6,7}	✓	Not available	✓
Transactions at National Bank banking machines ⁸ : withdrawals, transfers* and bill payment withdrawals	✓	Not available	\$1.00 per transaction
Transactions at National Bank banking machines: bill payments	✓	Not available	✓
Online, mobile and TelNat ⁰¹ telephone transactions ⁹ : transfers*, transfers to another person**, <i>Interac</i> ⁰² e-transfers and bill payments	✓	Not available	\$1.00 per transaction
Sending an <i>Interac</i> ⁰² e-transfer	\$1.00 per transfer	Not available	\$1.00 per transfer
Cheques and debits included			
Cheques and pre-authorized debits	✓	✓	\$1.00 per transaction
200 personalized cheques per year	✓	✓	✓
Cheque certification	✓	✓	✓
Cancelled cheques returned	✓	✓	Not available
Cheque imaging	✓	Not available	✓
Exemption from <i>Cirrus</i> [®] and <i>Interac</i> network convenience fees charged by National Bank when using other financial institutions' banking machines ⁸	✓	Not available	✓
American Express ⁰³ travellers cheques for one	✓	✓	✓
Other services included			
Bank drafts	✓	✓	✓
Online account statement	✓	✓	✓
Simplified Transfer service	✓	✓	✓
Overdraft protection	✓	✓	✓
Use of banking machines in THE EXCHANGE ⁰⁴ network	✓	Not available	✓

* The term "transfer" means transfers between transaction accounts held by the same person.

** The term "transfer to another person" means transfers between two National Bank of Canada account holders.

Transactions that are not included are subject to fees as set out in the *Guide to Personal Banking Solutions*.

Our World Elite MasterCard prestige credit card

The *World Elite MasterCard* offers you the benefits of a travel credit card and more: competitive insurance coverage, enhanced rewards and concierge services. The card is offered to you with no annual fee, in accordance with your enrolment in the package (the card's regular annual interest rates are currently 19.99% for purchases and 21.99% for balance transfers and cash advances)².

Eligibility criteria:

- ▶ Primary cardholder's gross annual income: **\$70,000 and above** OR
- ▶ Combined gross household income: **\$120,000 and above**

Rewards plan with the possibility of earning points faster

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

Net purchase volume* over 12 months		
\$0 to \$40,000	1.5 points per dollar in purchases	+ 0.5 point per dollar spent in foreign currencies
\$40,001 to \$80,000	2 points per dollar in purchases	
\$80,001 and over	1.5 points per dollar in purchases	

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.

To see the *À la carte* Rewards Plan points exchange grid for travel discounts, go to **nbc.ca**.

Alternatively, you can sign up for the *World MasterCard* credit card in the financial package. More details at **nbc.ca/world**.

* 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.

Free access to the National Bank *World MasterCard* Lounge at Montréal-Trudeau Airport¹⁰

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 (excluding flights to the U.S. and within Canada) between gates 52 and 53, the lounge is open from 5 a.m. to 11 p.m., 7 days a week.

Comprehensive travel insurance program¹¹

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.

“Smart traveller” fee reimbursements up to \$250 per year

With the *World Elite MasterCard* credit card, treat yourself to those little extras that make the best trips even better. For each 12-month period*, you can obtain, per account, up to \$100 in reimbursement for airport parking fees, up to \$100 for luggage charges, and up to \$50 for seat-selection fees**. Reimbursements apply to purchases made with the *World Elite MasterCard* credit card. Reimbursement requests must be made within 60 days of the purchase.

* The 12-month reference period is January to December.

** Subject to presenting required supporting documents. Please refer to the Cardholder's guide for detailed information.



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 Elite 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 Line⁴ 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 Line⁴ gives you
convenient access to financing.**

National Bank All-In-One Banking at an advantageous rate⁴

All-In-One Banking is an innovative home equity line of credit that offers you a convenient way to manage all of your finances, bank accounts and short-term liquidity needs. Offered at an attractive variable rate, this flexible solution with its multi-account concept lets you easily monitor each of your project.

Made-to-measure mortgage loan⁴

You can divide your mortgage loan into any number of portions, each with its own rate, term, payment frequency and amortization period. Combine various types of mortgage financing to arrive at a solution that truly fits your needs.

No-fee Medical Care Assistance¹² 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 daily 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 holding an NBI Private Wealth Management, the clients of National Bank Financial – Wealth Management and the clients of National Bank Private Banking 1859 who are Canadian citizens or permanent residents and who have a National Bank *World*[®] or *World Elite*[®] MasterCard[®] 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 November 1, 2015:

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. The flat monthly fee for the package will be billed automatically and will appear on the monthly statement for the National Bank CDN\$ Chequing Account. The fee is currently \$10.95/month if the minimum monthly balance in your Canadian dollar checking account is between \$0 and \$4,999, and \$0/month if you maintain a minimum monthly balance of \$5,000 in your Canadian dollar checking account.

- 4 Financing is subject to credit approval by National Bank.
- 5 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 by contacting a Customer Service Centre representative at 1-866-333-7575.
- 6 Client Card purchases must be made through the *Interac*^{®2}, NYCE^{®5} or Maestro[®] network.
- 7 Currency exchange charges apply for purchases made through the Maestro network. For all details about transactions in foreign currencies, please refer to the *Agreement Governing the Use of Automated Services and Digital Banking Solutions* 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.
- 8 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.
- 9 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.
- 10 The maximum time that the cardholder may spend in the *World MasterCard Lounge* is three hours.
- 11 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 by contacting a Customer Service Centre representative at 1-866-333-7575 or go to nbc.ca/worldmastercard.

12 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. Program members’ ID information will be shared with NBAN. This will allow NBAN to determine eligibility for its services and to make those services available to clients when requested. NBAN partners with service providers. These service providers are required to protect your 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.

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©⁵ Registered trademark of NYCE Corporation.

For internal use:

Please use F.29623 for applications

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

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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

Medical Care Assistance

514-871-1597

1-844-871-1597

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