

Wealth Management Banking Offer

Enjoy a world of privileged benefits

Your Banking Offer¹

Make our CDN\$ Chequing Account and the National Bank Platinum Mastercard[®], World Mastercard[®] or World Elite[®] Mastercard[®],² credit card your main banking tools and get privileged access to a world of personalized services and exclusive advantages.

Transactions that are not included are subject to fees as set out in the Fee Guide.



The offer comes with many advantages:

Three bank accounts

- › In CDN\$ or US\$

Also receive advantages for the following financing solutions:³

- › The Personal Flex Line[®] (a line of credit)
- › The National Bank All-In-One Banking[™] (a home equity line of credit)
- › A mortgage loan.

Assistance services

- › **Individual and unlimited** access to the following included assistance services:^{**}
 - A virtual healthcare solution (telemedicine): nbc.ca/virtual-clinic
 - Legal assistance (private and professional matters):⁴ nbc.ca/legal-assistance

- › A special rate of 20% off the Securizone[®],⁵ 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.

Your spouse can enjoy the personal banking advantages of the offer by having a transactional bank account and signing up for the additional credit card.⁶



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Your adult children⁶ who have a transactional bank account and a credit card can also benefit from the advantages of this exclusive banking offer.
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The National Bank World Elite Mastercard credit card²

- › A rewards program with accelerated point accumulation for certain purchase categories:⁷
- › A premium travel insurance program:⁸
 - Out-of-province-of-residence emergency medical care
 - Flight cancellation
 - Trip interruption
 - Departing flight delay
 - Loss of baggage
 - Car rental
- › A total amount of \$150 in travel refunds⁹ for each account is available for eligible expenses in the following categories:
 - Parking
 - Luggage
 - Seat selection
 - Airport lounge access
 - Airline ticket upgrades

A rewards program with accelerated points accumulation for certain purchase categories

Grocery and restaurant	Up to 5 points per dollar spent (conditions apply).*
Gas and electric vehicle charging ¹¹	2 points per dollar spent
Recurring bill payments ¹²	2 points per dollar spent
À la carte™ Travel agency ¹³	2 points per dollar spent
Other purchase ¹⁴	1 point per dollar spent

*The amount of points earned on grocery and restaurant purchases depends on the total gross monthly amount charged to the credit card account, regardless of the purchase category. You will earn 5 points for every dollar in eligible grocery and restaurant purchases until a total of \$2,500 in gross monthly purchases is charged to the account. After that, you will earn 2 points per dollar in eligible grocery and restaurant purchases. The total gross monthly amount is calculated based on your monthly billing period.

Eligibility requirements

To be eligible for this banking offer, you must:

- › Have a transactional bank account and a credit card eligible for the offer.¹⁰
- › Have a minimum of \$250,000 in assets under management at National Bank Financial – Wealth Management, or in a holding company that is a client of National Bank (through National Bank Commercial Banking).¹⁰

Advisor Banking Services

Contact information

Name:

Address:

Telephone: Email:

Fax: Website:



1 The National Bank Wealth Management Banking Offer 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, the clients of National Bank Commercial Banking and the clients of Wealth Management who are Canadian citizens or permanent residents and who have a National Bank Platinum, World Mastercard or World Elite Mastercard credit card and a National Bank CDN\$ Chequing Account. NBI Private Wealth Management is offered by National Bank Investments Inc. and distributed by National Bank Savings and Investments Inc., subsidiaries of National Bank of Canada.

2 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 their 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. The minimum monthly payment is limited to the monthly interest and life insurance premiums (as applicable). 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

3 Financing subject to credit approval by National Bank. Certain conditions apply.

4 Excludes any questions about any commercial or criminal activity.

5 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.

6 With this banking offer, only the spouse of the primary cardholder is eligible for an additional Mastercard credit card. The offer holder's children, who have reached the age of majority in their province of residence, can benefit from the advantages of the Wealth Management Banking Offer. Subject to National Bank credit approval and other Mastercard eligibility criteria.

7 For more information, consult the À la carte Rewards Plan at myalacarterewards.bnc.ca.

8 This coverage applies to purchases and rentals made using the card, except out-of-province emergency medical care 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/worldelitemastercard. 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.

9 Certain conditions may apply. Only the primary cardholder of a National Bank World Elite Mastercard credit card in good standing may request a "Refund for travel expenses". The maximum refund of \$150 may be claimed from January 1 to December 31 of each year. A request for a refund must be made within 60 days of the date of purchase and must be accompanied by supporting documents. Travel expenses must be charged to the National Bank World Elite Mastercard credit card account. The maximum refund of \$150 is applicable per account. A refund that is not used in one year cannot be carried over to the next year. Apply online at myalacarterewards.bnc.ca or call 1-800-341-8083 (toll-free) to speak to an agent who will assist you with your refund request.

10 Wealth Management clients with \$250,000 or more in assets under management in a holding company that is a National Bank client (Commercial Banking) are eligible. If the holding company that is a National Bank Commercial Banking client is owned by several shareholders, assets under management must be calculated in portions of \$250,000 per shareholder in order to grant the Wealth Management banking offer to each shareholder. For example, the two shareholders of a holding company with \$500,000 in assets under management are both eligible for the Wealth Management banking offer.

11 To earn 2 points per dollar spent, you must pay for your gasoline or electric charging at a gas station or selected big box stores. Some merchants may sell products or services that are the same or similar to those of eligible merchants or are separate merchants located on the same premises as eligible merchants but are classified by Mastercard in different categories. Purchases made at other merchants qualify for basic rewards points only.

12 Recurring bill payments are payments made monthly or regularly that are automatically debited by the merchant from your National Bank World Elite Mastercard. Not all merchants offer recurring payments, and not all recurring payments are considered recurring bill payments. Therefore, some payments may not qualify for accelerated rewards points.

13 To earn 2 points per dollar spent, you must pay for your eligible purchases through the À la carte Travel Agency section of our À la carte™ Rewards website.

14 For example, if you spend \$400 per month on groceries, \$200 on gas, \$100 on recurring bills and \$150 on other purchases, the \$850 spent will earn you 2,750 points, broken down as follows: 2,000 points for grocery spending (since the total gross monthly amount is \$850, which is less than \$2,500), 400 points for gas expenses, 200 points for recurring bills and 150 points for other purchases.

TM NATIONAL BANK ALL-IN-ONE is a trademark of National Bank of Canada.

TM À LA CARTE REWARDS is a trademark of National Bank of Canada.

TM The À la carte Travel agency is a trademark of National Bank of Canada. The À la carte Travel agency is managed by Transat Distribution Canada Inc. (Québec permit No. 753141).

TM SECURIZONE 360 is a trademark of National Bank of Canada used under licence by NBC Assistance Inc.

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