



CLIENT NOTICE

# Fees

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Guide to Personal Banking Solutions

Effective May 4, 2015

## Our Personal Banking Solutions

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At National Bank, we understand that, now more than ever, you are looking for high-quality banking solutions designed to meet your specific needs and expectations. That is why we have prepared this user-friendly reference guide, which provides our competitive fee structure for our products and services as well as other useful information to help you make the right decision.

Should you have any questions about our products and services or simply wish to discuss your financial needs, please schedule a meeting with a branch advisor, contact our TelNat Customer Service at 1-888-483-5628 (toll-free) or 514-394-5555 (Montreal area), or visit our website at **[nbc.ca](http://nbc.ca)**.

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## Flat-Fee Banking Packages

By subscribing to our packages, you can carry out even more transactions, and pay less! Furthermore, thanks to a fixed monthly fee, the management of your daily transactions just got easier. Our packages are offered with the Chequing Account and the Personal Flex Line<sup>®1</sup>, except for the Accessible Package, which cannot be combined with the Personal Flex Line<sup>®1</sup>.

|                        | Accessible Package <sup>1</sup>  | Direct Access Package <sup>1</sup>                              | AccessPlus Package <sup>2</sup>                           | Virtuoso Package <sup>®1, 3</sup>  | Perspective Program <sup>1, 10</sup>   |
|------------------------|--|---|---|--|--|
|                        | No fees for students aged 18-24 <sup>4</sup> , seniors aged 65 and over <sup>5</sup> or beneficiaries (aged 18 and over) of a Registered Disability Savings Plan (RDSP) <sup>6</sup> . | Ideal if you carry out several electronic transactions a month. | Convenient if you want unlimited electronic transactions. | Optimal if you don't want to be limited on the number of transactions you can make.<br><br>In addition to unlimited transactions, the Virtuoso Package <sup>®1</sup> offers various discounts and free banking products and services, including our Virtuoso <sup>®1</sup> Line of Credit. | Suited to those 60 years of age or older. Discount of \$5.00 per month on the following packages:<br>– AccessPlus<br>– Virtuoso <sup>®1</sup><br><br>Furthermore, if you are an OVATION Gold <sup>®1</sup> MasterCard <sup>®5</sup> card holder, you qualify for an additional 50% off your package (max. \$5.00 per month). |
| Eligible age           | Not applicable   | Not applicable  | Not applicable  | Not applicable   | 60 years and over  |
| Fixed monthly fee      | \$3.95   | \$8.25  | \$14.25   | \$24.95  | \$3.95   |
| Number of transactions | 12 transactions/month, including 2 branch transactions   | 22 electronic transactions                                      | Unlimited electronic transactions                         | Unlimited branch and electronic transactions   | 2 branch transactions<br>20 electronic transactions  |

|  |                |                |                |   |                |
|--|----------------|----------------|----------------|---|----------------|
| Minimal monthly balance required to waive monthly fees | None           | \$2,500        | None           | \$5,000   | None           |
| Integrated credit line                                 | Not applicable | Not applicable | Not applicable | The Virtuoso <sup>®1</sup> Line of Credit is integrated into the Chequing and Progress Accounts in CDN\$ <sup>®1</sup> and includes an authorized limit of \$500 to \$5,000. Ideal to protect your account against overdrafts or to accomplish some of your projects <sup>3</sup> . | Not applicable |

| Service Charges   |  |                      |                      |   |                                    |
|---|--|----------------------|----------------------|---|------------------------------------|
| <b>Branch Services</b>  |  |                      |                      |   |                                    |
| Withdrawal, transfer, withdrawal for bill payment   | ✓<br>(2 transactions included)               | \$1.25/transaction   | \$1.25/transaction   | ✓   | ✓<br>(2 transactions included)     |
| Bill payment service  | \$2.00/bill                                  | \$2.00/bill          | \$2.00/bill          | ✓   | ✓                                  |
| <b>Automated Services</b>   |  |                      |                      |   |                                    |
| Client Card purchase  | ✓  | ✓                    | ✓                    | ✓   | ✓                                  |
| Withdrawal, transfer, withdrawal for bill payment   | ✓  | ✓                    | ✓                    | ✓   | ✓                                  |
| Bill payment service  | \$1.00/envelope                              | ✓                    | ✓                    | ✓   | ✓                                  |
| List of transactions via ABM  |  |                      |                      |   |                                    |
| – Each  | \$0.75                                       | ✓                    | ✓                    | ✓   | ✓                                  |
| – Flat fee  | \$1.00/month                                 |                      |                      |   |                                    |
| <b>Digital Banking Solutions</b>  |  |                      |                      |   |                                    |
| Transfer, transfer to another person, <i>Interac</i> <sup>®4</sup> e-Transfer               | ✓  | ✓                    | ✓                    | ✓   | ✓                                  |
| Sending <i>Interac</i> <sup>®4</sup> e-Transfer   | \$1.00/transfer                              | \$1.00/transfer      | \$1.00/transfer      | \$1.00/transfer   | \$1.00/transfer                    |
| Receiving <i>Interac</i> <sup>®4</sup> e-Transfer   | Free   | Free                 | Free                 | Free  | Free                               |
| Bill payment  | ✓  | ✓                    | ✓                    | ✓   | ✓                                  |
| <b>Other Charges</b>  |  |                      |                      |   |                                    |
| Cheques, preauthorized debit  | ✓  | ✓                    | ✓                    | ✓   | ✓                                  |
| Automatic transfer carried out with your authorization by National Bank, at a specific date | \$1.50/transfer                              | \$1.50/transfer      | \$1.50/transfer      | ✓   | \$1.50/transfer                    |
| Return of cashed cheques  |  |                      |                      |   |                                    |
| – Fee (includes 12 cheques; no charge if no cheques are cashed)                             | \$3.50/month                                 | \$3.50/month         | \$3.50/month         | ✓   | \$3.50/month                       |
| – Additional cheque   | \$0.25                                       | \$0.25               | \$0.25               |   | \$0.25                             |
| <b>Account Handling</b>   |  |                      |                      |   |                                    |
| Online statement  | ✓  | ✓                    | ✓                    | ✓   | ✓                                  |
| Paper statement   | ✓  | \$2.50/month/account | \$2.50/month/account | ✓   | ✓                                  |
| Passbook <sup>7</sup>   | \$2.50/month/account                         | \$2.50/month/account | \$2.50/month/account | ✓   | \$2.50/month/account               |
| <b>Services/Products</b>  |  |                      |                      |   |                                    |
| Certified cheques   | See “Breakdown of Service Charges”           |                      |                      | ✓   | ✓                                  |
| American Express <sup>®2</sup> Travellers Cheques <sup>8</sup>                              | See “Breakdown of Service Charges”           |                      |                      | ✓   | ✓                                  |
| Order of 100 personalized cheques per year  | See “Breakdown of Service Charges”           |                      |                      | ✓   | ✓<br>(plus shipping fee)           |
| Overdraft protection  | See “Breakdown of Service Charges”           |                      |                      | ✓   | See “Breakdown of Service Charges” |
| CDN\$ drafts  | See “Breakdown of Service Charges”           |                      |                      | ✓   | ✓                                  |
| Draft in foreign currency   | See “Breakdown of Service Charges”           |                      |                      | ✓   | ✓                                  |
| Purchase or sale of foreign currency banknotes  | See “Breakdown of Service Charges”           |                      |                      | ✓   | See “Breakdown of Service Charges” |
| Access to cheque images   | ✓  | ✓                    | ✓                    | ✓   | ✓                                  |
| <b>Discounts</b>  |  |                      |                      |   |                                    |
| Safety deposit box  | See “Breakdown of Service Charges”           |                      |                      | \$5.00 off the annual fee   | \$5.00 off the annual fee          |
| <i>Interac</i> <sup>®4</sup> network  | See “Breakdown of Service Charges”           |                      |                      | \$0.50 off each withdrawal via the <i>Interac</i> <sup>®4</sup> network | See “Breakdown of Service Charges” |
| Annual rebate on a MasterCard <sup>®5</sup> card  | Not applicable                               |                      |                      | Not applicable  | \$20.00 <sup>9</sup>               |
| OVATION Gold <sup>®1</sup> MasterCard <sup>®5</sup> card holder                             | 50% off your package (max. \$5.00 per month) |                      |                      |   | No flat monthly fee                |

Certain transactions may result in fees. For a complete list of fees, we invite you to read “Breakdown of Service Charges” on pages 23 to 31.

1 Additional transactions are billed at the regular rate (branch or electronic).

2 Branch transactions are billed at the regular rate.

3 This line of credit is subject to credit approval by National Bank of Canada. This package does not waive interest charges. The applicable interest rate on this line of credit is National Bank of Canada's Prime Rate + 7%. Interest rate is subject to change.

4 No fees upon presentation of identity documents (proof of age), proof of full-time student status (proof of registration, course schedule or transcripts) and proof of government student aid. To continue benefiting from no-fee banking, students must renew their package annually by presenting the above documents.

5 No fees upon presentation of proof of eligibility for the Guaranteed Income Supplement.

6 No fees upon presentation of proof of eligibility for an RDSP.

7 The passbook option is no longer available.

8 Except American Express<sup>®2</sup> Travellers Cheques for two.

9 Annual rebate on a National Bank MasterCard<sup>®5</sup> card with annual fees for individuals except the OVATION Gold<sup>®1</sup> MasterCard<sup>®5</sup>, which is not eligible for the rebate.

10 This program is offered with the following accounts: Chequing Account, The Strategist Account<sup>®1</sup>, The Natcan Strategist Account<sup>®1</sup>, Progress Account in US\$<sup>®1</sup> and Personal Flex Line<sup>®1</sup>.

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Choose a banking package tailored to your needs. To choose the ideal package, it is important to estimate the number of electronic banking transactions (ABM, Internet, mobile telephone, Client Card purchase) and branch transactions that you carry out each month.

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Discover the advantages of our banking programs designed to meet your unique needs.

|   | First Step <sup>®1, 1</sup>                   | CoolCash <sup>®1</sup>  | i.d.   | ClickStudent <sup>®1, 2, 3</sup>   |
|---|---|---|--|--|
|   | Allows you to start saving for your children. | Allows you to save and teach your children the value of good personal finances. |  | Great for full-time post-secondary student aged 18 to 24 who want unlimited electronic transactions. |
| Eligible accounts   | Chequing Account                              | Chequing Account  | Chequing Account                             | <b>Chequing Account</b><br><b>Personal Flex Line<sup>®1</sup></b><br><b>Student financing</b>        |
| Eligible age  | Up to 6 years old                             | 7 to 12 years old   | 13 to 17 years old                           | 18 to 24 years old   |
| <b>Fixed monthly fee</b>  | <b>Free</b>                                   | <b>Free</b>   | <b>Free</b>                                  | <b>\$2.75</b>  |
| Number of transactions  | Unlimited branch and electronic transactions  | Unlimited branch and electronic transactions                                    | Unlimited branch and electronic transactions | Unlimited electronic transactions  |
| Minimum monthly balance to waive monthly fees   | None  | None  | None   | None   |
| <b>Service Charges</b>  |   |   |  |  |
| <b>Branch Services</b>  |   |   |  |  |
| Withdrawal, transfer, withdrawal for bill payment   | ✓   | ✓   | ✓  | \$1.25/transaction   |
| Bill payment service  | \$2.00/bill                                   | \$2.00/bill   | \$2.00/bill                                  | \$2.00/bill  |
| <b>Automated Services</b>   |   |   |  |  |
| Client Card purchase  | Not applicable                                | ✓   | ✓  | ✓  |
| Withdrawal, transfer, withdrawal for bill payment   | Not applicable                                | ✓   | ✓  | ✓  |
| Bill payment service  | Not applicable                                | ✓   | ✓  | ✓  |
| List of transactions via ABM<br>– Each<br>– Flat fee  | \$0.75<br>\$1.00/month                        | \$0.75<br>\$1.00/month  | \$0.75<br>\$1.00/month                       | \$0.75<br>\$1.00/month   |
| <b>Digital Banking Solutions</b>  |   |   |  |  |
| Transfer, transfer to another person, <i>Interac<sup>®4</sup></i> e-Transfer                | Not applicable                                | ✓   | ✓  | ✓  |
| Sending <i>Interac<sup>®4</sup></i> e-Transfer  | \$1.00/transfer                               | \$1.00/transfer   | \$1.00/transfer                              | \$1.00/transfer  |
| Receiving <i>Interac<sup>®4</sup></i> e-Transfer  | Free  | Free  | Free   | Free   |
| Bill payment  | Not applicable                                | ✓   | ✓  | ✓  |
| <b>Other Charges</b>  |   |   |  |  |
| Cheques, preauthorized debit  | ✓   | ✓   | ✓  | ✓  |
| Automatic transfer carried out with your authorization by National Bank, at a specific date | \$1.50/transfer                               | \$1.50/transfer   | \$1.50/transfer                              | \$1.50/transfer  |
| <b>Account Handling</b>   |   |   |  |  |
| Online statement  | ✓   | ✓   | ✓  | ✓  |
| Paper statement   | ✓   | ✓   | ✓  | \$2.50/month/account   |
| Passbook <sup>4</sup>   | ✓   | ✓   | ✓  | \$2.50/month/account   |
| <b>Services/Products</b>  |   |   |  |  |
| Access to cheque images   | ✓   | ✓   | ✓  | ✓  |
| <b>Discounts</b>  |   |   |  |  |
| OVATION Gold <sup>®1</sup> MasterCard <sup>®5</sup> card holder                             | Not applicable                                | Not applicable  | Not applicable                               | 50% off the program (max. \$5.00 per month)  |

Certain transactions may result in fees. For a complete list of fees, we invite you to read "Breakdown of Service Charges" on pages 23 to 31.

1 Client Card not available for the child.

2 For full-time postsecondary students of 18 to 24 years of age, inclusively. Only for individual account holders.

3 This program must be renewed annually on presentation of identification (proof of age) and proof of full-time student status (confirmation, course schedule or course transcript).

4 The passbook option is no longer available.

Select a program based on your age – National Bank has a banking program for everyone.

## Transaction Accounts

We offer a number of different transaction accounts in order to meet your needs.

Certain transactions could result in fees. For a complete list of all fees, please refer to the “Breakdown of Service Charges” section, pages 23 to 31.

### Chequing Account

For everyday banking.

Billing date: \_\_\_\_\_

#### Annual Interest Rate

No interest is paid on this account.

#### Service Charges

##### Branch Services

- ✘ Withdrawal, transfer, withdrawal for bill payment \$1.25
- ✘ Bill payment service \$2.00/bill

##### Automated Services

- ✘ Client Card purchase \$1.00
- ✘ Withdrawal, transfer, withdrawal for bill payment \$1.00
- ✘ Bill payment service \$1.00/env.
- ✘ List of transactions via ABM
  - Each \$0.75
  - Flat fee \$1.00/month

##### Digital Banking Solutions

- ✘ Transfer, transfer to another person, *Interac*<sup>®4</sup> e-Transfer \$1.00
- ✘ Sending *Interac*<sup>®4</sup> e-Transfer \$1.00
- ✘ Receiving *Interac*<sup>®4</sup> e-Transfer Free
- ✘ Bill payment \$1.00

#### Other Charges

- ✘ Cheque, preauthorized debit \$1.00
- ✘ Automatic transfer carried out with your authorization by National Bank, at a specific date \$1.50
- ✘ Return of cashed cheques
  - Fee (includes 12 cheques; no charge if no cheques are cashed) \$3.50/month
  - Additional cheque \$0.25

#### Account Handling

(no charge if the average monthly balance is \$2,500 or more)

- ✘ Online statement Free
- ✘ Paper statement \$2.50/month/account
- ✘ Passbook \$2.50/month/account  
The passbook option is no longer available.

#### Services/Products

- ✘ Access to cheque images Free

## Special Project Savings Account

To help you save systematically.

Billing date: \_\_\_\_\_

### Annual Interest Rate

The interest rate is calculated on the daily closing balance: \_\_\_\_\_%. Interest is credited monthly.

Rate in effect on \_\_\_\_\_

### Service Charges

One free transaction per month among the transactions listed below with an asterisk.

#### Branch Services

- ▶ Withdrawal\*, transfer\*, withdrawal for bill payment\* \$5.00
- ▶ Bill payment service \$2.00/bill

#### Automated Services

- ▶ Client Card purchase \$5.00
- ▶ Withdrawal\*, transfer\*, withdrawal for bill payment\* \$5.00
- ▶ Bill payment service \$1.00/env.
- ▶ List of transactions via ABM
  - Each \$0.75
  - Flat fee \$1.00/month

#### Digital Banking Solutions

- ▶ Transfer\*, transfer to another person\* \$5.00
- ▶ Bill payment\* \$5.00

#### Other Charges

- ▶ Automatic transfer carried out with your authorization by National Bank, at a specific date \$1.50

#### Account Handling

- ▶ Online statement Free
- ▶ Paper statement \$2.50/month/account
- ▶ Passbook \$2.50/month/account  
The passbook option is no longer available.

### Other Information

- ▶ A minimum transfer of \$10 per month from another account is required. Transfers can be made from more than one account. Fees of \$1.00 will apply if the transfer cannot be carried out because of insufficient funds.
- ▶ Preauthorized debits or cheques are not authorized in this account.

## High Interest Savings Account

To help you save even more and benefit from a more attractive interest rate when your balance is \$5,000 or more.

Billing date: \_\_\_\_\_

### Annual Interest Rate

Interest rate applied on the entire daily closing balance. Interest is credited monthly.

- ▶ Under \$5,000 No interest credited
- ▶ \$5,000 and over \_\_\_\_\_%

Rate in effect on \_\_\_\_\_

### Service Charges

One free withdrawal per month at an ABM. No charge for transfers made through our Digital Banking Solutions between your transaction accounts with the National Bank of Canada.

#### Branch Services

- ▶ Withdrawal, transfer, withdrawal for bill payment \$5.00
- ▶ Bill payment service \$2.00/bill

#### Automated Services

- ▶ Client Card purchase \$5.00
- ▶ Withdrawal \$5.00
- ▶ List of transactions via ABM
  - Each \$0.75
  - Flat fee \$1.00/month

#### Digital Banking Solutions

- ▶ Transfer Free
- ▶ Transfer to another person, Interac<sup>®4</sup> e-Transfer \$5.00
- ▶ Sending Interac<sup>®4</sup> e-Transfer \$1.00
- ▶ Receiving Interac<sup>®4</sup> e-Transfer Free
- ▶ Bill payment \$5.00

#### Other Charges

- ▶ Preauthorized debit \$5.00
- ▶ Automatic transfer carried out with your authorization by National Bank, at a specific date \$1.50

#### Account Handling

- ▶ Online statement Free
- ▶ Paper statement Free
- ▶ Passbook not available



## Progress Account in US\$<sup>®1</sup>

Combine the advantages of a savings account and a chequing account.

Billing date: \_\_\_\_\_

### Annual Interest Rate

Deposit interest for this account is calculated on the applicable portion of the daily closing balance in each tier at the corresponding rate for that tier. Interest is credited monthly.

|                               |         |
|-------------------------------|---------|
| ▶ Under US \$1,000            | _____ % |
| ▶ US \$1,000 to US \$1,999.99 | _____ % |
| ▶ US \$2,000 to US \$4,999.99 | _____ % |
| ▶ US \$5,000 to US \$9,999.99 | _____ % |
| ▶ US \$10,000 and over        | _____ % |

Rate in effect on \_\_\_\_\_

### Service Charges

### Minimum Monthly Balance

|  |            |            |
|--|------------|------------|
|  | Under      | US \$2,500 |
|  | US \$2,500 | and over   |

#### Branch Services

|   |             |             |
|---|-------------|-------------|
| ▶ Withdrawal, transfer, withdrawal for bill payment | \$1.25      | Free        |
| ▶ Bill payment service                              | \$2.00/bill | \$2.00/bill |

#### Other Charges

|   |              |              |
|---|--------------|--------------|
| ▶ Cheque, preauthorized debit   | \$1.00       | Free         |
| ▶ Automatic transfer carried out with your authorization by National Bank, at a specific date | \$1.50       | \$1.50       |
| ▶ Return of cashed cheques  |              |              |
| – Fee (includes 12 cheques; no charge if no cheques are cashed)                               | \$3.50/month | \$3.50/month |
| – Additional cheque   | \$0.25       | \$0.25       |

### Minimum Monthly Balance

|  |            |            |
|--|------------|------------|
|  | Under      | US \$2,500 |
|  | US \$2,500 | and over   |

#### Account Handling

|   |                      |      |      |
|---|----------------------|------|------|
| ▶ Online statement                          |                      | Free | Free |
| ▶ Paper statement                           | \$2.50/month/account |      | Free |
| ▶ Passbook                                  | \$2.50/month/account |      | Free |
| The passbook option is no longer available. |                      |      |      |

#### Services/Products

|                           |  |  |      |
|---------------------------|--|--|------|
| ▶ Access to cheque images |  |  | Free |
|---------------------------|--|--|------|

#### Other Information

- ▶ Transactions cannot be carried out in the Progress Account in US\$<sup>®1</sup> via ABM or our Digital Banking Solutions, or by using a Client Card at a point-of-sale terminal. However, you may monitor your transactions via our Digital Banking Solutions.
- ▶ Transaction fees for this account are in US\$.

## The Strategist Account<sup>®1</sup>

### The Natcan Strategist Account<sup>®1</sup>

To obtain a good return, while maintaining a high balance. The Natcan Strategist Account<sup>®1</sup> is offered by Natcan Trust Company, but is administered by National Bank of Canada.

Billing date: \_\_\_\_\_

#### Annual Interest Rate

Deposit interest for this account is calculated on the tiered balance segments at the corresponding rate for that tier. Interest is credited monthly.

Interest rate applied on the entire daily closing balance:

|                           |         |
|---------------------------|---------|
| ▶ Under \$5,000           | _____ % |
| ▶ \$5,000 to \$24,999.99  | _____ % |
| ▶ \$25,000 to \$59,999.99 | _____ % |

Interest rate applied on the portion of the daily closing balance:

|                                    |         |
|------------------------------------|---------|
| ▶ Between \$60,000 and \$99,999.99 | _____ % |
| ▶ \$100,000 and over               | _____ % |

Rate in effect on \_\_\_\_\_

#### Service Charges

Two free transactions per month among the transactions listed below with an asterisk.

##### Branch Services

|  |             |             |
|--|-------------|-------------|
| ▶ Withdrawal*, transfer*, withdrawal for bill payment* | \$1.25      | Free        |
| ▶ Bill payment service                                 | \$2.00/bill | \$2.00/bill |

##### Automated Services

|  |              |             |
|--|--------------|-------------|
| ▶ Client Card purchase*                                | \$1.25       | Free        |
| ▶ Withdrawal*, transfer*, withdrawal for bill payment* | \$1.25       | Free        |
| ▶ Bill payment service                                 | \$1.00/env.  | \$1.00/env. |
| ▶ List of transactions via ABM                         |              |             |
| – Each   | \$0.75       | Free        |
| – Flat fee   | \$1.00/month | Free        |

#### Minimum Monthly Balance

|  |                   |                      |
|--|-------------------|----------------------|
|  | Under<br>\$25,000 | \$25,000<br>and over |
|--|-------------------|----------------------|

##### Digital Banking Solutions

|   |        |        |
|---|--------|--------|
| ▶ Transfer*, transfer to another person*, Interac <sup>®4</sup> e-Transfer* | \$1.25 | Free   |
| ▶ Sending Interac <sup>®4</sup> e-Transfer                                  | \$1.00 | \$1.00 |
| ▶ Receiving Interac <sup>®4</sup> e-Transfer                                | Free   | Free   |
| ▶ Bill payment*   | \$1.25 | Free   |

##### Other Charges

|   |              |              |
|---|--------------|--------------|
| ▶ Cheque*, preauthorized debit*   | \$1.25       | Free         |
| ▶ Automatic transfer carried out with your authorization by National Bank, at a specific date | \$1.50       | \$1.50       |
| ▶ Return of cashed cheques  |              |              |
| – Fee (includes 12 cheques; no charge if no cheques are cashed)                               | \$3.50/month | \$3.50/month |
| – Additional cheque   | \$0.25       | \$0.25       |

##### Account Handling

|   |      |      |
|---|------|------|
| ▶ Online statement                          | Free | Free |
| ▶ Paper statement                           | Free | Free |
| ▶ Passbook                                  | Free | Free |
| The passbook option is no longer available. |      |      |

##### Services/Products

|                           |  |      |
|---------------------------|--|------|
| ▶ Access to cheque images |  | Free |
|---------------------------|--|------|

## Line of Credit Accounts

Certain transactions could result in fees. For a complete list of all fees, please refer to the “Breakdown of Service Charges” section, pages 23 to 31.

### Personal Flex Line<sup>®1</sup> (\$5,000 and Over) Student Line of Credit

By using your Personal Flex Line<sup>®1</sup> or Student Line of Credit as your day-to-day deposit account, you'll save on interest charges for advances. Plus, you can limit your service charges by opting for one of our flat-fee banking packages. These lines of credit are subject to credit approval by National Bank of Canada. The interest rate payable on advances is mentioned in the credit agreement you enter into when setting up the line of credit.

Billing date: \_\_\_\_\_

#### No Charge

- ▶ Transfer<sup>1</sup> via our Branch Services, ABM or Digital Banking Solutions

<sup>1</sup>These transfers are only charged if the number of free transactions under the applicable program or package is exceeded: \$1.25 per transfer via our Branch Services, \$1.00 for ABM or Digital Banking Solutions.

#### Service Charges

##### Branch Services

- ▶ Withdrawal, withdrawal for bill payment \$1.25
- ▶ Bill payment service \$2.00/bill

##### Automated Services

- ▶ Client Card purchase \$1.00
- ▶ Withdrawal, withdrawal for bill payment \$1.00
- ▶ Bill payment service \$1.00/env.
- ▶ List of transactions via ABM
  - Each \$0.75
  - Flat fee \$1.00/month

##### Digital Banking Solutions

- ▶ Transfer to another person, Interac<sup>®4</sup> e-Transfer \$1.00
- ▶ Sending Interac<sup>®4</sup> e-Transfer \$1.00
- ▶ Receiving Interac<sup>®4</sup> e-Transfer Free
- ▶ Bill payment \$1.00

#### Other Charges

- ▶ Management fee \$1.00/month
- ▶ Cheque, preauthorized debit \$1.00
- ▶ Automatic transfer carried out with your authorization by National Bank, at a specific date \$1.50

#### Services/Products

- ▶ Access to cheque images Free

### Home Improvement Line of Credit (\$5,000 and Over)

Turning your most cherished dreams into reality. This line of credit is subject to credit approval by National Bank of Canada. The interest rate payable on advances is mentioned in the credit agreement you enter into when setting up the line of credit.

Billing date: \_\_\_\_\_

#### No Charge

- ▶ Withdrawal, transfer, withdrawal at a branch or via ABM for bill payment, or transfer via our Digital Banking Solutions
- ▶ Management fee
- ▶ Cheque, preauthorized debit
- ▶ Bill payment via our Digital Banking Solutions.

#### Service Charges

##### Branch Services

- ▶ Bill payment service \$2.00/bill

##### Automated Services

- ▶ Client Card purchase \$1.00
- ▶ Bill payment service \$1.00/env.
- ▶ List of transactions via ABM
  - Each \$0.75
  - Flat fee \$1.00/month

##### Digital Banking Solutions

- ▶ Transfer to another person, Interac<sup>®4</sup> e-Transfer \$1.00
- ▶ Sending Interac<sup>®4</sup> e-Transfer \$1.00
- ▶ Receiving Interac<sup>®4</sup> e-Transfer Free

#### Other Charges

- ▶ Automatic transfer carried out with your authorization by National Bank, at a specific date \$1.50

#### Services/Products

- ▶ Access to cheque images Free

## RRSP Line of Credit (\$5,000 and Over)

Our RRSP Line of Credit enables you to finance your RRSP contributions any time of the year, which makes it easy for you to include your retirement savings goals in your budget. This line of credit is subject to credit approval by National Bank of Canada. The interest rate payable on advances is mentioned in the credit agreement you enter into when setting up the line of credit.

Billing date: \_\_\_\_\_

### No Charge

- ▶ Transfer via our Branch Services or Digital Banking Solutions to invest in an RRSP at National Bank of Canada or one of its subsidiaries.

### Service Charges

#### *Automated Services*

- ▶ List of transactions via ABM
  - Each \$0.75
  - Flat fee \$1.00/month

#### *Other Charges*

- ▶ Management fee \$1.00/month
- ▶ Preauthorized debit \$1.00  
No charge for transactions originating from National Bank of Canada or its subsidiaries.

## National Bank All-In-One Banking™<sup>1</sup>

The All-In-One Banking home equity line of credit, which includes an authorized credit limit, allows you to access financing, conduct all of your banking transactions and manage your savings. Thanks to its preferential financing rate, you can substantially reduce your expenses in addition to benefiting from a higher interest rate on any credit balance and lower fees on most of your transactions. All-In-One Banking is subject to credit approval by National Bank of Canada. The interest rate payable on advances is mentioned in the credit agreement you enter into when setting up the line of credit.

Billing date: \_\_\_\_\_

### Interest Rates Applicable on Credit Balances

- ▶ Under \$5,000 \_\_\_\_\_%
- ▶ Between \$5,000 and \$24,999.99 \_\_\_\_\_%
- ▶ Between \$25,000 and \$59,999.99 \_\_\_\_\_%
- ▶ Between \$60,000 and \$99,999.99 \_\_\_\_\_%
- ▶ \$100,000 and over \_\_\_\_\_%

Rates in effect on: \_\_\_\_\_

Interest rates are subject to change. Credit accounts are not offset against debit accounts.

### Structure

All-In-One Banking is a line of credit linked to one or more accounts so that you can separate your various needs (e.g. everyday transactions, education savings, home financing).

### Fixed Monthly Fees

- ▶ **Main account:** \$6.00/month
- ▶ **Additional accounts:** \$6.00/account/month
- ▶ **Account for mortgage integrated into an All-In-One:** free

## The Fixed Monthly Fee Includes the Following Transactions:

- ▶ Client Card purchase
- ▶ Cheque, preauthorized debit
- ▶ Withdrawal, transfer, withdrawal for bill payment via ABM
- ▶ Bill payment service via ABM
- ▶ Transfer, bill payment via our Digital Banking Solutions
- ▶ Transfer to another person, *Interac*<sup>®4</sup> e-Transfer
- ▶ Automatic transfer carried out with your authorization by National Bank, at a specific date
- ▶ List of transactions via ABM

## Service Charges

### Branch Services

- ▶ Withdrawal, transfer, withdrawal for bill payment at the branch \$1.25
- ▶ Bill payment service at the branch \$2.00/bill

### Digital Banking Solutions

- ▶ Sending *Interac*<sup>®4</sup> e-Transfer \$1.00
- ▶ Receiving *Interac*<sup>®4</sup> e-Transfer Free

### Services/Products

- ▶ Access to cheque images Free

## Breakdown of Service Charges

Please note that certain fees are subject to the Goods and Services Tax (GST) and any other applicable provincial tax.

## Registered Plans

### Service Charges

These charges apply for National Bank of Canada, Natcan Trust Company and National Bank Trust Inc. plans available through our branch network.

- ▶ Transfer to another financial institution
  - A transfer may apply to one or more certificates maturing on the same date.
    - Guaranteed investment certificate \$100.00/transfer
    - Progress or variable-rate account \$100.00/transfer
    - Tax Free Savings Account (TFSA) \$100.00/transfer
- ▶ Partial or total withdrawal
  - A withdrawal may apply to one or more certificates. These charges also apply for the purposes of the Lifelong Learning Plan and the Home Buyers' Plan if the loan is advanced by another financial institution. For RRIFs and LIFs, these charges apply to total withdrawals only.
    - Guaranteed investment certificate \$100.00/withdrawal
    - Progress or variable-rate account \$100.00/withdrawal

## Fees for Transactions Carried Out on the Account

### Cheques or Preauthorized Debits

- ▶ Stop payment:
  - With complete information (date, amount, name of payee and cheque number) \$16.00
  - With partial information \$30.00
  - For a series of cheques or preauthorized debits (maximum 12) \$30.00  
Not available for accounts without chequing privileges.
- ▶ Cheque certification
  - Account holder \$15.00
  - Third party or payee \$20.00

|  |                                 |
|--|---------------------------------|
| ➤ Preauthorized debit issued on an account without chequing privileges             | \$6.50                          |
| ➤ Cheque in US\$ or other foreign currency drawn on a CDN\$ account                | \$20.00                         |
| ➤ Cheque in foreign currency cashed or deposited:                                  |                                 |
| – In US\$  |                                 |
| – Processing of US\$ items into US\$ (no fee if the client has a US\$ account)     | US \$7.00                       |
| – Processing of US\$ items into CDN\$  | CDN \$7.00                      |
| – In a foreign currency other than US\$*   |                                 |
| – \$1,000 or less  | \$11.00                         |
| – Over \$1,000   | \$13.00                         |
| * Certain conditions apply.  |                                 |
| ➤ Items subject to special collection procedures* (in all currencies)              |                                 |
| – Outside of Canada** (in all currencies)  |                                 |
| – Item under \$20,000.00:  | \$50.00                         |
| – Item between \$20,000.01 and \$100,000.00:                                       | 0.25% of the amount of the item |
| – Item over \$100,000.00:  | \$250.00                        |
| – Dishonoured item:  | \$50.00                         |
| – Information requested from (or by) a correspondent:                              | \$20.00/transmission            |
| – Items in U.S. currency   |                                 |
| – Drawn from an institution in the United States***                                | \$50.00                         |
| – Dishonoured item   | \$100.00                        |
| – Within Canada****  |                                 |
| – Item of \$5,000.00 and under:  | \$7.50                          |
| – Item between \$5,000.01 and \$20,000.00:   | \$15.00                         |
| – Item over \$20,000.00:   | 0.10% of the amount of the item |
| – Dishonoured item   | \$5.00                          |
| * Item credited to the account only if it is paid by the issuer.                   |                                 |
| ** Fees incurred by the correspondent not included.                                |                                 |
| *** The item needs to meet certain requirements.                                   |                                 |
| **** Plus any fees charged by the financial institution where the item was issued. |                                 |
| ➤ Unencoded or unqualified cheque  | \$5.00                          |

## Items

|   |        |
|---|--------|
| ➤ Item deposited to account and returned unpaid | Free   |
| ➤ Postdated item deposited at the ABM           | \$5.25 |
| ➤ Item received by mail for deposit in account  | \$5.25 |
| ➤ Holding a postdated item for deposit          | \$5.25 |

## Other

|   |                    |
|---|--------------------|
| ➤ Closing an account within 90 days of opening  | \$16.00            |
| ➤ Processing charge per cheque, item or payment instruction drawn on the account and returned or rejected due to insufficient funds                     | \$45.00            |
| ➤ Overdraft fee for a cheque, preauthorized debit, payment instruction, Client Card purchase or ABM withdrawal without sufficient funds (plus interest) | \$5.00/transaction |

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## Purchase or Sale of Foreign Currency Banknotes

---

### Clients With a Transaction Account

|                    |                     |
|--------------------|---------------------|
| ➤ U.S. dollars     | Free*               |
| ➤ Other currencies | \$3.00*/transaction |

### Individuals Without a Transaction Account

|                    |                    |
|--------------------|--------------------|
| ➤ U.S. dollars     | \$3.00/transaction |
| ➤ Other currencies | \$5.00/transaction |

\* This fee also applies to the purchase of banknotes (cash) made through Digital Banking Solutions, excluding charges for home delivery by Canada Post.

## Other Fees

### Cheques

- ▶ Travellers cheques in CDN\$ or foreign currency 1% of total purchase value, min. \$4.50

American Express® Travellers Cheques for two: 1/2 of 1% for US\$ in addition to the commission.

- ▶ Repurchase of travellers cheques purchased at National Bank of Canada Free
- ▶ Personalized cheques Depending on supplier's prevailing charges

### Drafts

- ▶ Preparation of drafts in CDN\$, US\$ or foreign currencies
 

|                       | US\$ and other currencies |
|-----------------------|---------------------------|
| – \$5,000 and under   | \$7.75 <sup>1,2</sup>     |
| – \$5,000.01 and over | \$12.50 <sup>1,2</sup>    |
| – Draft in CDN\$      | \$7.50                    |

<sup>1</sup>Fees for drafts in US\$ are calculated based on the US\$ amount and then converted into the currency of the account.

<sup>2</sup>Fees for drafts in other currencies are calculated based on the equivalent amount in CDN\$, as indicated on the copies of the draft, and charged in CDN\$.

- ▶ Lost, stolen or destroyed drafts in CDN\$, US\$ and other currencies (request for refund or issue of a duplicate)
 

|                    | CDN\$   | US\$       | Other currencies |
|--------------------|---------|------------|------------------|
| – \$0.01 - \$99.99 | \$10.00 | US \$10.00 | CDN \$10.00      |
| – \$100 and over   | \$10.00 | US \$16.00 | CDN \$25.00      |

Costs incurred by the correspondent are not included.

### Confirmations

- ▶ Bank confirmation:
 

|                    |              |
|--------------------|--------------|
| – Per confirmation | \$18.00      |
| – After 30 minutes | \$36.00/hour |
- ▶ Confirmation of banking charges \$12.00
- ▶ Balance inquiry or transaction confirmation by phone, with a representative \$5.00

## Tracing and Documents

- ▶ Issuing a letter at a client's request \$10.00/letter, plus tracing fees
- ▶ Requests for images of items made via TelNat Telephone Banking Solutions or at the branch \$5.00/item (regardless of the transaction date)
- ▶ Tracing or reproducing documents (other than cleared items in your account and statements of account):
 

|  |              |
|--|--------------|
| – Within 90 days of transaction date     | \$5.00 each  |
| – 90 days or more after transaction date | \$10.00 each |
|  | Min. \$20.00 |

Fee charged to the client even if the request is from a third party.
- ▶ Copy of a previously issued transaction account, line of credit account and investment account statement \$5.00
- ▶ Additional copy of a monthly line of credit account statement \$3.25
- ▶ List of recent transactions requested prior to the production of the monthly account statement \$5.00

## Other

- ▶ Account dormant for:
 

|                |         |
|----------------|---------|
| – 1 year       | \$10.00 |
| – 2 years      | \$20.00 |
| – 3 to 5 years | \$30.00 |
| – 6 or 7 years | \$40.00 |
| – 8 or 9 years | \$50.00 |

These charges will be refunded if the client acknowledges receipt of the notice within 60 days. If the account balance is less than the applicable administration fee, the entire balance will be debited and the account will be closed.

## Service Charges for Funds Transfers

|  |            |
|--|------------|
| ▶ Overdraft protection:  |            |
| – Via funds transfer from another transaction account, from a margin account or from a National Bank MasterCard <sup>®5</sup> card | \$5.00/day |
| ▶ Transfer for insufficient funds:   |            |
| – Via funds transfer from another account  | \$5.00     |
| ▶ Funds transfer request by mail or by telephone   | \$6.50     |
| ▶ Transfer at the request of another financial institution when closing an account   | \$17.00    |

## Service Charges for Wire Transfers

|  |   |
|--|---|
| ▶ Outgoing wire transfers <sup>1, 2</sup>                              |   |
| – Branch Services:   | 0.34% of the amount <sup>3</sup><br>(min. \$15.00 to max. \$60.00)<br>(wire charges not included) |
| – Wire charges:  |   |
| – For Canada and the United States                                     | \$15.00   |
| – For any other country  | \$20.00   |
| ▶ Incoming wire transfers from inside or outside Canada <sup>1</sup> : | CDN\$ or US\$<br>(depending on the account currency)  |
| – \$100.00 and under   | \$5.00  |
| – \$100.01 to \$100,000.00   | \$15.00   |
| – \$100,000.01 to \$1,000,000.00                                       | \$20.00   |
| – \$1,000,000.01 and over  | \$25.00   |

<sup>1</sup>Certain bank correspondents may deduct additional fees from the payment amount.

<sup>2</sup>In US\$ if the transfer is in US\$.

<sup>3</sup>The service charges for wire transfers are calculated based on the amount of the wire transfer and then converted into the currency of the account (US\$ or CDN\$).

## Fees for Safety Deposit Box<sup>1</sup>

|                             |          |
|-----------------------------|----------|
| ▶ New key <sup>2</sup>      | \$15.00  |
| ▶ Annual fee                |          |
| 1 ½ in. x 5 in. x 24 in.    | \$40.00  |
| 2 ½ in. x 5 in. x 24 in.    | \$55.00  |
| 3 ¼ in. x 5 in. x 24 in.    | \$55.00  |
| 2 ½ in. x 10 ¾ in. x 24 in. | \$85.00  |
| 5 in. x 5 in. x 24 in.      | \$85.00  |
| 5 in. x 10 ¾ in. x 24 in.   | \$160.00 |
| 5 in. x 15 in. x 24 in.     | \$180.00 |
| 10 in. x 10 ¾ in. x 24 in.  | \$240.00 |

<sup>1</sup>Taxes not included. Safety deposit boxes in sizes other than those listed above may be available at your branch. The annual fee covers the period from January 1 to December 31 and is charged by January 15.

<sup>2</sup>If both keys are lost, fees will apply for the forced opening of the safety deposit box.

## Fees for Administrative or Legal Proceedings

|  |         |
|--|---------|
| ▶ Administration fees applicable to each payment, information request or disclosure resulting from administrative or legal proceedings instituted by a third party under applicable legislation (e.g., seizure, bankruptcy, support payments, requirement for information) | \$10.00 |
|--|---------|



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## Digital Banking Solutions

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Do your banking any time in complete security.

### Internet Banking Solutions<sup>1</sup>

Services offered:

- ▶ Banking transactions: bill payment, transfer, transfer to another person, *Interac*<sup>®4</sup> e-Transfer, cheque order, stop payment, etc.
- ▶ Transaction history: balance inquiry for bank accounts, credit cards, loans and investments, list of banking transactions and bill payments
- ▶ Online statement
- ▶ Personal information update
- ▶ Client Card limit management
- ▶ Access to cheque images cleared in your account since February 1, 2011
- ▶ Investments (National Bank Investments): mutual fund purchase or sale, transfer between Funds, Systematic Investment Plan for National Bank Mutual Funds

### Mobile Banking Solutions<sup>1</sup>

Services offered:

- ▶ Banking transactions: bill payment, transfer, transfer to another person and *Interac*<sup>®4</sup> e-Transfer
- ▶ Transaction history: balance inquiry for bank accounts, credit cards, loans and list of banking transactions and bill payments
- ▶ Client Card limit management

### TelNat Telephone Banking Solutions<sup>1</sup>

Services offered:

- ▶ Account balance
- ▶ Funds transfer
- ▶ Bill payment
- ▶ Transaction list

<sup>1</sup>Some transactions could result in fees.

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## Automated Services

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- ▶ Fee for a transaction carried out through an ABM network other than that of National Bank of Canada (excluding MasterCard cash advances)
 

|   |                    |
|---|--------------------|
| – THE EXCHANGE <sup>®3</sup> with Client Card | Free               |
| – <i>Interac</i> <sup>®4</sup>                | \$1.50/transaction |
| – <i>Cirrus</i> <sup>®5</sup>                 | \$4.00/transaction |
- ▶ Fee for a transaction carried out at a National Bank of Canada ABM (Individual without a National Bank Client Card or MasterCard<sup>®5</sup>)<sup>1</sup>

|                  |                               |
|------------------|-------------------------------|
| Services Charges | Maximum of \$3.00/transaction |
|------------------|-------------------------------|

<sup>1</sup>The user must consent to paying this fee when carrying out the transaction. The fee may vary from one ABM to another depending on its location, the type of transaction carried out or the affiliated network being used.

## Account Handling

You can choose between an online statement or a paper statement. Starting May 4, 2015, passbooks are no longer offered. If you were issued a passbook before this date, you have the option of keeping it for periodically updating your account entries.

If you select the statement of account (online or paper), it will consolidate all the information on any investment, RRSP, transaction and line of credit accounts for which you are the **primary holder** (except for the Progress Account in US\$<sup>®1</sup> and the Tax Free Savings Account).

If you are a **joint holder** of a line of credit account, you will receive a separate statement of account addressed to all borrowers. You can also receive the statement of account and any cost of borrowing disclosure documents on an individual basis. To take advantage of the separate disclosure option, please schedule a meeting with a branch advisor or call TelNat Customer Service at 1-888-4TELNAT (1-888-483-5628) or 514-394-5555 (Montreal area).

## Special Features – Online Statement of Account

The contents of the online statement are the same as the paper statement. If you decide to switch from paper statements to the online statement, all eligible statements will be converted and will be available online.

If you have chosen to have your cancelled cheques returned, you will also receive a paper copy of your statement by mail, at no additional charge, with your cheques.

If you have chosen to receive separate statements for your joint line of credit account, in order to receive the online statement free of charge, all co-borrowers must subscribe to the online statement.

## Transaction Accounts, Flat-Fee Banking Packages and Banking Programs Still Active but No Longer Offered

These accounts, packages and programs remain active for existing holders, **but they are no longer offered**.

Certain transactions could result in fees. For a complete list of all fees, please refer to the “Breakdown of Service Charges” section, pages 23 to 31.

### Progress Account in CDN\$<sup>®1</sup>

#### Annual Interest Rate

Deposit interest for this account is calculated on the applicable portion of the daily closing balance in each tier at the corresponding rate for that tier. Interest is credited monthly.

| Service Charges                                     | Minimum Monthly Balance |                  |
|---|-------------------------|------------------|
|   | Under \$2,500           | \$2,500 and over |
| <i>Branch Services</i>                              |                         |                  |
| ➤ Withdrawal, transfer, withdrawal for bill payment | \$1.25                  | Free             |
| ➤ Bill payment service                              | \$2.00/bill             | \$2.00/bill      |
| <i>Automated Services</i>                           |                         |                  |
| ➤ Client Card purchase                              | \$1.00                  | Free             |
| ➤ Withdrawal, transfer, withdrawal for bill payment | \$1.00                  | Free             |
| ➤ Bill payment service                              | \$1.00/env.             | \$1.00/env.      |
| ➤ List of transactions via ABM                      |                         |                  |
| – Each  | \$0.75                  | \$0.75           |
| – Flat fee  | \$1.00/month            | \$1.00/month     |

|  | Under<br>\$2,500     | \$2,500<br>and over |
|--|----------------------|---------------------|
| <b>Digital Banking Solutions</b>   |                      |                     |
| ▶ Transfer, transfer to another person, <i>Interac</i> <sup>®4</sup> e-Transfer                | \$1.00               | Free                |
| ▶ Sending <i>Interac</i> <sup>®4</sup> e-Transfer  | \$1.00               | \$1.00              |
| ▶ Receiving <i>Interac</i> <sup>®4</sup> e-Transfer  | Free                 | Free                |
| ▶ Bill payment   | \$1.00               | Free                |
| <b>Other Charges</b>   |                      |                     |
| ▶ Cheque, preauthorized debit  | \$1.00               | Free                |
| ▶ Automatic transfers carried out with your authorization by National Bank, at a specific date | \$1.50               | \$1.50              |
| ▶ Return of cashed cheques   |                      |                     |
| – Fee (includes 12 cheques; no charge if no cheques are cashed)                                | \$3.50/month         | \$3.50/month        |
| – Additional cheque  | \$0.25               | \$0.25              |
| <b>Account Handling</b>  |                      |                     |
| ▶ Online statement   | Free                 | Free                |
| ▶ Paper statement  | \$2.50/month/account | Free                |
| ▶ Passbook   | \$2.50/month/account | Free                |
| The passbook option is no longer available.  |                      |                     |
| <b>Services/Products</b>   |                      |                     |
| ▶ Access to cheque images  |                      | Free                |

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## Daily Interest Savings Account Youth Savings Account Multi-Transaction Account

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Service charges on these accounts are the same as the Progress Account in CDN\$<sup>®1</sup>. However, if the minimum monthly balance is \$2,500, no fees will be charged, except for Client Card purchases i.e., \$1.00/use. Cheques cannot be issued on the Daily Interest Savings Account and the Youth Savings Account. Deposit interest on the Daily Interest Savings Account and the Youth Savings Account is calculated on the daily closing balance and is credited monthly. No interest is paid on the Multi-Transaction Account.

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## Crescendo Account<sup>®1</sup> (with or without an integrated line of credit)

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### Annual Interest Rate

Deposit interest for this account is calculated on the applicable portion of the daily closing balance in each tier at the corresponding rate for that tier. Interest is credited monthly.

### Service Charges

#### Branch Services

|   |             |
|---|-------------|
| ▶ Withdrawal, transfer or withdrawal for bill payment | \$1.00      |
| ▶ Bill payment service                                | \$2.00/bill |

#### Automated Services

|   |              |
|---|--------------|
| ▶ Client Card purchase                              | \$1.00       |
| ▶ Withdrawal, transfer, withdrawal for bill payment | \$1.00       |
| ▶ Bill payment service                              | \$1.00/env.  |
| ▶ List of transactions via ABM                      |              |
| – Each  | \$0.75       |
| – Flat fee  | \$1.00/month |

#### Digital Banking Solutions

|   |        |
|---|--------|
| ▶ Transfer, transfer to another person, <i>Interac</i> <sup>®4</sup> e-Transfer | \$1.00 |
| ▶ Sending <i>Interac</i> <sup>®4</sup> e-Transfer                               | \$1.00 |
| ▶ Receiving <i>Interac</i> <sup>®4</sup> e-Transfer                             | Free   |
| ▶ Bill payment  | \$1.00 |

#### Other Charges

|   |              |
|---|--------------|
| ▶ Management fee  | \$5.00/month |
| ▶ Automatic transfer carried out with your authorization by National Bank, at a specific date | \$1.50       |
| ▶ Cheque, preauthorized debit   | \$1.00       |
| ▶ Return of cashed cheques  |              |
| – Fee (includes 12 cheques; no charge if no cheques are cashed)                               | \$3.50/month |
| – Additional cheque   | \$0.25       |

#### Account Handling

|                    |               |
|--------------------|---------------|
| ▶ Online statement | Free          |
| ▶ Paper statement  | Free          |
| ▶ Passbook         | not available |

#### Services/Products

|                           |      |
|---------------------------|------|
| ▶ Access to cheque images | Free |
|---------------------------|------|

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## Direct Access+ Package

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### 30 Electronic Transactions for \$7.95 per Month

No flat fee if your minimum monthly balance is \$2,500.

Additional electronic transactions and transactions at the counter are charged at the regular rate.

- Cheque, preauthorized debit
- Client Card purchase
- Withdrawal, transfer, withdrawal for bill payment via ABM, or transfer via our Digital Banking Solutions
- Bill payment via our Digital Banking Solutions
- Transfer to another person, *Interac*<sup>®4</sup> e-Transfer

#### No Charge

- List of transactions via ABM
- Bill payment service via ABM
- Account handling (online statement)

#### Service Charges

##### *Digital Banking Solutions*

- Sending *Interac*<sup>®4</sup> e-Transfer \$1.00
- Receiving *Interac*<sup>®4</sup> e-Transfer Free

##### *Services/Products*

- Access to cheque images Free
- 

## UniFee Package<sup>®1</sup>

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### 20 Transactions for \$8.75 per Month

Additional electronic transactions and transactions at the counter are charged at the regular rate.

- Cheque, preauthorized debit
- Client Card purchase
- Withdrawal, transfer, withdrawal for bill payment at the branch or via ABM, or transfer via our Digital Banking Solutions
- Bill payment via our Digital Banking Solutions
- Transfer to another person, *Interac*<sup>®4</sup> e-Transfer

#### No Charge

- List of transactions via ABM
- Bill payment service via ABM or at the branch
- Account handling (online statement)
- Order of 100 personalized cheques per year

## Service Charges

### *Digital Banking Solutions*

- Sending *Interac*<sup>®4</sup> e-Transfer \$1.00
- Receiving *Interac*<sup>®4</sup> e-Transfer Free

### *Services/Products*

- Access to cheque images Free
- 

## UniFee+ Package<sup>®1</sup>

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### 35 Transactions for \$15.00 per Month

Additional electronic transactions and transactions at the counter are charged at the regular rate.

- Cheque, preauthorized debit
- Client Card purchase
- Withdrawal, transfer, withdrawal for bill payment at the branch or via ABM, or transfer via our Digital Banking Solutions
- Bill payment via our Digital Banking Solutions
- Transfer to another person, *Interac*<sup>®4</sup> e-Transfer

#### No Charge

- List of transactions via ABM
- Bill payment service via ABM or at the branch
- Account handling (online statement or paper statement)
- Certified cheques
- American Express<sup>®2</sup> Travellers Cheques (except American Express<sup>®2</sup> Travellers Cheques for two)
- Overdraft protection
- Return of cashed cheques
- CDN\$ draft
- Order of 100 personalized cheques per year

#### Service Charges

##### *Digital Banking Solutions*

- Sending *Interac*<sup>®4</sup> e-Transfer \$1.00
- Receiving *Interac*<sup>®4</sup> e-Transfer Free

##### *Services/Products*

- Access to cheque images Free

#### Discount

- \$5.00 off the annual fee for a safety deposit box

## Superior Flex Line Program

### No Charge

- Cheque, preauthorized debit
- Client Card purchase
- Withdrawal, transfer, withdrawal for bill payment at the branch or via ABM, or transfer via our Digital Banking Solutions
- Bill payment via our Digital Banking Solutions
- Bill payment service via ABM
- Transfer to another person, *Interac*<sup>®4</sup> e-Transfer
- Automatic transfer

### Service Charges

- List of transactions via ABM
  - Each \$0.75
  - Flat fee \$1.00/month
- Bill payment service at the branch \$2.00/bill

### Digital Banking Solutions

- Sending *Interac*<sup>®4</sup> e-Transfer \$1.00
- Receiving *Interac*<sup>®4</sup> e-Transfer Free

### Services/Products

- Access to cheque images Free

## NatPlus Program<sup>®1</sup>

### Service Charges

10 free transactions among the transactions listed below with an asterisk.

### Branch Services

- Withdrawal\*, transfer\*, withdrawal for bill payment\* \$1.25 Free
- Bill payment service Free Free

### Automated Services

- Client Card purchase\* \$1.00 Free
- Withdrawal\*, transfer\*, withdrawal for bill payment\* \$1.00 Free
- Bill payment service Free Free
- List of transactions via ABM
  - Each \$0.75 \$0.75
  - Flat fee \$1.00/month \$1.00/month

## Minimum Monthly Balance

|  | Under \$2,500 | \$2,500 and over |
|--|---------------|------------------|
|--|---------------|------------------|

### Digital Banking Solutions

- |  |        |        |
|--|--------|--------|
| ➤ Transfer*, transfer to another person*, <i>Interac</i> <sup>®4</sup> e-Transfer* | \$1.00 | Free   |
| ➤ Sending <i>Interac</i> <sup>®4</sup> e-Transfer                                  | \$1.00 | \$1.00 |
| ➤ Receiving <i>Interac</i> <sup>®4</sup> e-Transfer                                | Free   | Free   |
| ➤ Bill payment*  | \$1.00 | Free   |

### Other Charges

- |   |              |              |
|---|--------------|--------------|
| ➤ Cheque*, preauthorized debit*   | \$1.00       | Free         |
| ➤ Automatic transfer carried out with your authorization by National Bank, at a specific date   | \$1.50       | \$1.50       |
| ➤ Return of cashed cheques <ul style="list-style-type: none"> <li>– Fee (includes 12 cheques; no charge if no cheques are cashed) \$3.50/month</li> <li>– Additional cheque \$0.25</li> </ul> | \$3.50/month | \$3.50/month |

### No Charge

- Personal Flex Line<sup>®1</sup> management fee
- American Express<sup>®2</sup> Travellers Cheques (except American Express<sup>®2</sup> Travellers Cheques for two)
- Foreign currency cheques or items negotiated or deposited
- Personalized cheques (two orders of 100 personalized cheques per year; shipping charges are extra)
- Bank draft in CDN\$
- Bank draft in foreign currency
- Incoming wire transfer (from abroad) received by SWIFT

### Account Handling

- Online statement
- Paper statement
- Passbook  
The passbook option is no longer available.

### Services/Products

- Access to cheque images

### Discounts

- \$5.00 off the annual fee for a safety deposit box
- \$5.00 off the annual fee for the securities custody service

## Customer Satisfaction

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### Customer Service

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If you experience any problem or situation that you would like to see corrected, please proceed as follows.

#### First Step

Contact the Customer Service Manager where you do business (in writing, in person or by telephone).

#### Complaint Not Settled to Your Satisfaction

- ▶ **Office of the National Bank Ombudsman for Clients**  
P.O. Box 275  
Montreal, QC H2Y 3G7  
Telephone: 514-394-8655 or 1-888-300-9004  
Fax: 514-866-3399 or 1-888-866-3399  
Website: nbc.ca  
Email: ombudsman.clients@nbc.ca

#### Complaint Not Settled to Your Satisfaction by the National Bank Ombudsman for Clients

- ▶ **Ombudsman for Banking Services and Investments**  
P.O. Box 5  
401 Bay Street  
Suite 1505  
Toronto, ON M5H 2Y4  
Telephone: 1-888-451-4519  
Fax: 1-888-422-2865  
Website: obsi.ca  
Email: ombudsman@obsi.ca

### At All Times

If you have a complaint regarding a possible breach of federal consumer protection legislation or of provisions of public commitments or voluntary codes of conduct adhered to by the Bank, you can use the method of communication that suits you best to contact:

- ▶ **Financial Consumer Agency of Canada**  
427 Laurier Ave. West  
6th Floor  
Ottawa, ON K1R 1B9  
Telephone: 1-866-461-3222  
Website: fcac-acfc.gc.ca  
Email: info@fcac-acfc.gc.ca

For more information, please refer to our pamphlet *For better banking relations with you* available in branches.

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### Protection of Personal Information

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With respect to complaints concerning the protection of personal information, you may proceed as indicated above or contact:

- ▶ **Office of the Privacy Commissioner of Canada**  
30 Victoria Street  
Gatineau, QC K1A 1H3  
Toll-free: 1-800-282-1376

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### Information about the Account Selector Tool

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The Financial Consumer Agency of Canada (FCAC) has an Account Selector tool that lets consumers compare bank accounts.

For more information, please refer to the website: **fcac-acfc.gc.ca** at the section "Account Selector Tool".

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## Notice of Changes to Fees Listed in this Guide

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You will be informed of any fee changes:

- ▶ 30 days prior to the effective date, by means of a notice inserted with your statement of account;
- ▶ 60 days prior to the effective date, by means of a notice displayed at National Bank of Canada branches, points of service, automated banking machines and on our website at **nbc.ca** or by means of a new notice or a new Guide to Personal Banking Solutions made available in branches or on our website at **nbc.ca**.

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## Interest Rates

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Interest rates are posted in branches and on our website, and are subject to change without notice.

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## Glossary

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### Access to Cheque Images

Service providing images of both sides of CDN\$ and US\$ cheques drawn on a National Bank of Canada account (available for cheques cleared since February 1, 2011). Offered through our Digital Banking Solutions. Certain functions are not available through our Mobile Banking Solutions.

### Automated Services

Services that provide access to bank accounts using a National Bank Client Card at automated banking machines in the Bank's network or affiliated networks, point-of-sale terminals, and other equipment and technologies made available to Bank clients. These services make it possible to carry out different banking transactions such as withdrawals, deposits, and account, line of credit and credit card balance inquiries, viewing a list of deposits and withdrawals, funds transfers and bill payments.

### Automated Telephone Service

The Automated Telephone Service is a feature of our TelNat Telephone Banking Solutions that makes it possible to carry out banking transactions using a telephone with a numeric keypad.

### Bill Payment Service

Service for handling a bill when paid at the branch or via an automated banking machine.

### Branch Services

Banking services usually provided in National Bank branches during normal business hours, including deposits, withdrawals, transfers, bill payments, foreign exchange transactions, purchases of travellers cheques or drafts and safety deposit box uses.

### Client Card Purchase

Payment made using a National Bank Client Card for the purchase of goods or services from a participating retailer by making a withdrawal directly from an account held at the Bank.

## Debit

Withdrawal transaction from an account by means of National Bank Branch Services, Automated Services or Digital Banking Solutions.

## Digital Banking Solutions

Services offered by the Bank via our Internet Banking Solutions, Mobile Banking Solutions and TelNat Telephone Banking Solutions. These services provide access to accounts via a Client Card number issued by the Bank and a password chosen by the client, and make it possible to carry out different banking transactions such as account, line of credit and credit card balance inquiries, viewing a list of deposits and withdrawals, funds transfers, transfers to other persons with a National Bank account, access to documents, cheque images and bills, bill payments and cheque orders. Certain features are not available with Mobile Banking Solutions.

## Electronic Transactions

Transactions carried out using our Automated Services and our Digital Banking Solutions.

## *Interac*<sup>®4</sup>, *Cirrus*<sup>®5</sup> and THE EXCHANGE<sup>®3</sup> Networks

Your Client Card gives you access to the *Interac*<sup>®4</sup>, *Cirrus*<sup>®5</sup> and THE EXCHANGE<sup>®3</sup> automated banking machine networks, enabling you to carry out various transactions in Canada or abroad.

## *Interac*<sup>®4</sup> e-Transfer Service

Transfer of funds from a National Bank account to another financial institution account.

## *Interac*<sup>®4</sup>, NYCE<sup>®6</sup> and Maestro<sup>®7</sup> Networks

Your Client Card gives you access to the *Interac*<sup>®4</sup>, NYCE<sup>®6</sup> and Maestro<sup>®7</sup> point-of-sale terminal networks, enabling you to carry out various direct payment transactions with merchants located in Canada or abroad.

## Preauthorized Debit

Preauthorized withdrawal from an account held at the Bank in order to pay utility, property or other bills or make mortgage, insurance premium, credit card, line of credit and loan payments.

## Prime Rate

The Bank's Prime Rate is the annual variable interest rate posted from time to time by the Bank as a benchmark for setting the interest rate on demand loans in Canadian dollars granted by the Bank in Canada.

## Transfer to Another Person

You can transfer funds to another person's account via our Digital Banking Solutions.



<sup>TM1</sup> National Bank All-In-One Banking is a trademark of National Bank of Canada

<sup>01</sup> Progress Account, The Strategist Account, Personal Flex Line, Virtuoso, First Step, CoolCash, ClickStudent, Crescendo, UniFee, NatPlus, OVATION Gold are registered trademarks of National Bank of Canada.

<sup>02</sup> Registered trademark of American Express Company US. AUT Copyright; American Express Canada Inc. 1992 SS-010-E.

<sup>03</sup> Registered trademark of Fiserv Inc.

<sup>04</sup> Registered trademark of *Interac* Inc.

<sup>05</sup> Registered trademark of MasterCard International Inc.

<sup>06</sup> Registered trademark of NYCE Corporation.

<sup>07</sup> Maestro is a registered trademark of MasterCard International Inc.

Authorized User: National Bank of Canada

Note: The masculine gender is used only to facilitate reading, with no discrimination intended.



### **BANKING**

Simplifying your day-to-day banking transactions.



### **FINANCING**

Helping you carry out the projects that are important to you.



### **INVESTING**

Customizing solutions and advice for your short-term projects and retirement plans.



### **PROTECTING**

Insuring you and your assets for your peace of mind.



### **TRANSFERRING**

Making sure your estate is transferred to your loved ones.



### **DOING BUSINESS**

Helping decision-makers grow their business.

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

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1-888-4-TelNat  
514-394-5555

[nbc.ca](http://nbc.ca)



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