

Offer for Newcomers

Helping you get settled in Canada



A bank of specific advice

Exclusive content: immigrating to Canada

Learn more about your new country by reading our series of articles relevant to newcomers.¹

You can find them at nbc.ca/advice-immigrate.

National Bank[®], a partner of choice to simplify your arrival

About National Bank:

- › Close to **2.8 million** clients and **\$424 billion** in assets*
- › Over **360** branches and **2,000** automated banking machines (ABMs)* available in 6 languages (English, French, Spanish, Chinese, Punjabi, Arabic)
- › Surcharge-free access to thousands of full-function ABMs in THE EXCHANGE[®] inter-institutional network

* Data from October 31, 2023. Subject to change.

¹ The content of the articles must not be interpreted, considered or used as if they were financial, legal, fiscal or other advice. National Bank and its partners providing contents will not be liable for any damages that you may incur from such use.

A warm welcome

- › Save up to \$670 when you sign up for our products and services for 3 years.^{1,2}
- › Make international transfers online.

The discounts and advantages below apply from the date the account is opened.

Year 1

No flat monthly fee

- › Chequing account
- › Unlimited electronic transactions³

Additional free features

- › Withdrawals, transfers, withdrawals for bill payments⁴
- › First cheque order⁵
- › Paper statements by mail⁶

Free access to our exclusive phone legal assistance service⁷

Years 2 and 3 – You have two options

No flat monthly fee for the banking package if you sign up for the following products and services:

- › Personal credit card⁸
- › Online account statement
- › Salary deposit or 2 electronic bill payments⁹ per month

OR

Reduced monthly fee for the banking package

Year 2

50% REDUCTION on the banking package (flat monthly fee of \$7.98/month)

Year 3

25% REDUCTION on the banking package (flat monthly fee of \$11.96/month)

Year 4 and after

The \$15.95 flat monthly fee applies only from the fourth year. You'll be able to [browse our packages](#) and choose the one that best suits your needs.

Access to financing⁸



Credit cards



Auto loans



Mortgages

Other fees may apply in addition to the flat monthly fee covering transactions included in the offer. For a complete list of the applicable fees and the transactions included in the offer, please refer to our [Guide to Personal Banking Solutions](#).

- 1 To benefit from this offer, you must open a bank account within the first 60 months of your arrival in Canada.
- 2 You can enjoy a basic savings of \$334.92 over 3 years if you open a bank account at one of our branches, sign up for the Newcomers banking offer and keep these products for a period of 36 months. The savings over 3 years correspond to: no monthly service fee for transactions included in your package for the first year (savings of \$15.95/month x 12 months); monthly service fee of \$7.98/month instead of \$15.95/month for the second year (savings of \$7.97/month x 12 months); monthly service fee of \$11.96/month instead of \$15.95/month for the third year (savings of \$3.99/month x 12 months). You can enjoy the maximum savings of \$671.30 (details of the calculation: \$574.20 for the account monthly fee, \$67.10 for the first order of cheques and \$30 for the statements sent by mail for the first year) over 3 years if you sign up for all the products and services in the Offer for Newcomers, perform all the required operations each month, keep these products and services and perform these operations for a period of 36 months. If, during a given month, you keep your bank account and package, but do not hold or no longer hold the products or services in the offer, or if you do not perform all the required operations, a monthly service fee will be applied, corresponding to \$7.98/month for the second year and \$11.96/month for the third year. Your situation will be analyzed monthly during this period on your billing date. You will still benefit from a savings of \$7.97/month for the second year and \$3.99/month for the third year. A monthly service fee of \$15.95/month will apply as of the fourth year. If you cease to hold the Newcomers bank account or package, no savings will be available from the moment you no longer hold these products. For more details on the conditions of the offer, see the section "Details of the banking offer" at nbc.ca/immigrate. Certain fees related to transactions not included in the Offer for Newcomers may apply. For more details, see the [Guide to Personal Banking Solutions](#).
- 3 For a complete list of the eligible electronic transactions, please refer to our [Guide to Personal Banking Solutions](#).
- 4 There will be a \$1.50 fee for each withdrawal, transfer or withdrawal for bill payment starting on the 13th month.
- 5 Shipping fee and taxes are extra.
- 6 The bank statement by mail is free of charge for the first 12 months following enrollment in the Offer for Newcomers. Starting in the 13th month, a fee of \$2.50/month per account will be charged.
- 7 Phone assistance service offered by National Bank Assistance Network for 12 months starting on the date the account is opened. The content of the programs and the conditions described are subject to change.
- 8 Financing subject to credit approval by National Bank. Certain conditions apply. Go to nbc.ca/immigrate to see all eligible credit cards.
- 9 Eligible electronic bill payments are payments made at ABMs, through digital banking solutions and by preauthorized debit.

Legal assistance service



Once you sign up for our Newcomers Offer, you get access to a legal assistance service for 12 months,¹ offered exclusively through National Bank Assistance Network™.

Get legal information on the following areas when you speak directly with a lawyer at no cost:

- › Immigration
- › Employment
- › Health
- › Housing
- › Education
- › Everyday life

Contact our assistance program for newcomers at **514-285-5257** or **1-844-891-7096** from 9:00 a.m. to 8:00 p.m. (ET) 7 days a week.

Sign up now

Have you been living in Canada for less than 5 years or are you about to settle here? National Bank is pleased to offer you a full range of tools and benefits to make your life easier.

Here's how:

- › Go to nbc.ca/immigrate
- › Call **+1 888 835-6281** (toll-free in Canada)
- › Stop by one of our branches nbc.ca/find-us

Open an account online, even before you arrive in Canada

Submit an online application to open an account before your arrival in Canada:

- › Go to nbc.ca/immigrate and fill out the form.

How can you transfer money to your new National Bank account?

To transfer funds* from outside the country to your new account, you must provide the following information to the bank issuing the transfer (limit of one transfer before your arrival in Canada).

SWIFT message	MT103
SWIFT code	BNDCCAMMINT
Bank code	
Branch transit and address	This information will be provided in the email confirming the opening of your account.
Canadian account number	



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

514-394-4494 (Montreal area)

1-844-394-4494 (toll-free)

nbc.ca



Less paper, same information.

Our documents are evolving to make your daily life easier and reduce our paper consumption.

* Your first transfer of funds to Canada must be a bank-to-bank transfer. This means you cannot use a money transfer service. Please consult the [Guide to Personal Banking Solutions](#) for applicable fees. Certain bank correspondents may charge additional fees.

¹ Phone assistance service offered by National Bank Assistance Network for 12 months starting on the date the account is opened. The content of the programs and the conditions described are subject to change.

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