

**REGULAR  
MASTERCARD®  
CREDIT CARD**



Cardholder's Guide



**NATIONAL  
BANK**

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# Rest assured with extensive protection

Your Regular card comes with a secure insurance program.<sup>1</sup> The following is a brief description of these protections, which automatically begin from the moment a purchase is charged to your card. **Certain conditions and restrictions apply. Please refer to the Insurance Certificate 713705-1 for more details, available online at [nbc.ca/mastercard](https://nbc.ca/mastercard).**

## PURCHASE PROTECTION

### Purchase insurance

Most new personal items you purchase with your card are protected against theft or damage for 90 days following the date of purchase. Depending on the circumstances, items may be replaced, reimbursed or repaired.

### Extended warranties

You are covered by an Extended Warranty that doubles the manufacturer's coverage, up to one additional year, when applicable, on most new items purchased with your card, in Canada or abroad. The Extended Warranty applies so long as the manufacturer's warranty is current and valid in Canada.

## MASTERCARD GLOBAL SERVICE

In the event that your Regular card is stolen or lost while travelling, you will receive the assistance you need to:

- › report a lost or stolen card;
- › receive a temporary card;
- › get cash advances in a matter of hours, almost anywhere in the world (if the account balance allows this).

You can find the toll-free number for this service online, at your hotel or in a telephone directory under *Mastercard Global Service*.

## ZERO LIABILITY

In the event of unauthorized use of your card, you are protected by Zero Liability for all purchases made with your card in store, over the phone or online. Certain conditions apply. Visit **mastercard.ca** for more information.

## MASTERCARD ID CHECK™

Mastercard ID Check is a secure code that protects you against fraud when making online purchases. It's a single-use number sent by email or text, depending on your preference. It confirms that it's really you making the purchase.

# Advantages that make a difference

Your Regular card comes with a range of practical benefits that offer flexibility whenever you need it.

## ADDITIONAL CARDS

You can obtain up to three additional Regular credit cards. The points earned with these cards will be added to yours, which means you'll be able to earn points faster.

## BALANCE TRANSFERS<sup>2</sup>

Transfer the balances of your credit cards from other financial institutions or department stores to your Regular card.

## PREAUTHORIZED DEBIT

When you sign up for this service, payment of your Regular credit card account will be automatically withdrawn when due, from the transactional account you hold at National Bank or another financial institution.

## AUTOMATIC BILL PAYMENTS

Using your Mastercard credit card for automatic bill payments has many advantages: avoid late fees from your monthly service providers (e.g., telephone or internet service) and eliminate the hassle of managing your bill payments.

For more information about additional cards, balance transfers, preauthorized debit and automatic bill payments, call **514-394-1427** or **1-888-622-2783**.

## AUTOMATED SERVICES

Your Regular card is assigned a Personal Identification Number (PIN) that enables you to access your bank accounts at any time using ABMs in the *Interac*®, Mastercard and Cirrus® networks.

## CASH ADVANCES<sup>2</sup>

Available any time, anywhere in the world, from any National Bank, *Interac*, Mastercard and Cirrus ABM.

## OPTIONAL OVERDRAFT PROTECTION

To benefit from this protection, simply link your current National Bank accounts to your Mastercard, then activate overdraft protection for your card. To get started, contact a representative at our call centre at **514-394-5555** or **1-888-835-6281**, toll-free.

## OPTIONAL TRAVEL INSURANCE

As a Regular cardholder, you can take advantage of the National Bank Mastercard annual travel insurance packages. These packages provide coverage for every trip you make during the year, up to a maximum of fifteen (15) or thirty (30) days at a time. You can choose between the following two types of coverage:

### **Medical insurance only**

Protection covering medical fees, hospitalization, transportation and a living allowance.

### **Complete insurance**

In addition to the medical coverage described above, this policy also covers you for travel cancellation or interruption and lost or stolen baggage.

For information about costs and to sign up for this protection, call **514-871-7500** or **1-877-871-7500**.

- 1 Insurance services are provided by National Bank Life Insurance Company. For residents of Alberta, the insurer is Canassurance Insurance Company.

- 2 Subject to the Agreement governing the use of the National Bank Mastercard credit card.

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# Important telephone numbers

## 24-Hour Customer Service

- › In Canada or the U.S. .... 1-888-622-2783
- › Elsewhere in the world ..... 514-394-1427

## Reporting a Lost or Stolen Card

- › In Canada or the U.S. .... 1-800-361-0070
- › Elsewhere in the world ..... 514-281-3159

## Insurance

### For any claim requests or for assistance

- › In Canada or the U.S. .... 1-888-235-2645
- › Elsewhere in the world ..... 514-286-8345

## Purchasing Optional Travel Insurance

- › In Canada or the U.S. .... 1-877-871-7500
- › Elsewhere in the world ..... 514-871-7500

**Website** ..... [nbc.ca/mastercard](https://nbc.ca/mastercard)



For more information,  
contact us at:

514-394-1427  
1-888-622-2783

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