



Offer for
farmers

Advantages for farmers

This banking offer includes:

- › Three CDN\$ or US\$ bank accounts¹ with no service fees on transactions included in the offer with an eligible Mastercard.
- › An unlimited number of several types of transactions.
- › A National Bank Platinum, World Mastercard[®] or World Elite[®] Mastercard^{®.2} at the regular annual fee.
- › Unlimited access to legal assistance:³ Through our partner FBA Solutions, we offer you unlimited access to lawyers by phone and video conference for legal information in many areas. Visit nbc.ca/legal-assistance for details.
- › A special rate of 20% off the Securizone^{®.4} 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.

Also receive advantages for the following financing solutions:⁵

- › The Personal Flex Line[®] (a line of credit) with an attractive interest rate (prime rate⁶ + 0.50%, no monthly management fees per account).⁷
- › The National Bank All-In-One Banking[™] (a home equity line of credit) with an attractive interest rate (prime rate⁶ + 0.35%, plus monthly management fees of \$7 per account). Consult nbc.ca/primerate for the current rate in effect.
- › A mortgage loan.

	Bank account in CDN\$	Personal Flex Line
Transactions included		
Debit card purchase via <i>Interac</i> [®] , <i>NYCE</i> [®] and <i>Maestro</i> [®] networks (subject to applicable currency conversion fees) ⁸	✓	✓
Transactions at National Bank branches: withdrawal, transfer ⁹ and withdrawal for a bill payment	✓	✓
Transactions at National Bank banking machines: ¹⁰ withdrawal, transfer ⁹ and withdrawal for one bill payment	✓	Transfer ⁹
Transactions via our online banking services (including our call centre): transfer ⁹ , transfer to another person, ¹¹ <i>Interac e-Transfer</i> [®] and withdrawal for a bill payment	✓	Transfer ⁹
Service for sending <i>Interac e-Transfer</i>	Free	Free
Cheques and debits included		
Cheques and preauthorized debits	✓	Not included
First order of 100 personalized cheques (shipping fees and taxes not included)	✓	✓
Other services included		
Drafts	✓	✓
Online account statement	Free	Free
Overdraft protection	✓	✓
Use of <i>THE EXCHANGE</i> [®] banking machine network	✓	✓

Offer eligibility requirements

To be eligible for this banking offer, you must:

- › Have a transactional bank account and a credit card eligible for the offer.¹²

❖ Meet with an investment and retirement advisor

With extensive experience in investment and retirement planning, your advisor can help you create a strategy and suggest solutions tailored to your situation.

❖ Your spouse can enjoy the personal banking advantages of the offer by signing up for the additional *Mastercard*.¹³

- 1 Bank account with chequing privileges. Certain services, such as passbook and paper statements, are not included. Included services and fees for unrelated services are indicated in our *Fee Guide*, available in branches or at nbc.ca.
- 2 This card is subject to credit approval by National Bank of Canada. Certain conditions apply.
- 3 Excludes any questions about any commercial or criminal activity. The content of the programs and conditions described is subject to change.
- 4 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 special rates for National Bank privilege offer will be in effect as long as you benefit from the privilege offer. If you no longer benefit from the privilege offer, the regular monthly fees 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 be applicable.

NBC Assistance Inc. reserves the right to terminate or modify at any time the offer of the Securizone® assistance program reserved for clients benefiting from National Bank privilege offer by sending you a 30-day notice. You are entitled to cancel the program with no penalty if you do not agree to the modifications.

- 5 Financing subject to credit approval by National Bank. Certain conditions apply.
- 6 The "Prime rate" means the annual variable interest rate posted by National Bank, from time to time, and used by the Bank to determine the interest rates on the demand loans it grants in CDN\$ in Canada. Visit nbc.ca/primerate for the rate in effect.
- 7 Monthly account statement. No management fees. Once an amount is borrowed from the line of credit, it accrues interest. The minimum monthly payment is limited to the monthly interest and life insurance premiums (as applicable). Examples of credit fees calculated over a 30-day period at the applicable rate as at January 22, 2024:

	AVERAGE BALANCE	
	\$500	\$3,000
Typical Personal Flex Line*	\$4.60	\$27.62
Prime rate + 0.50% (7.7%)	\$3.16	\$18.99

Note that the Prime rate can change. For more information on the current rate, please visit nbc.ca/primerate.

*Example based on a Personal Flex Line between \$5,000 and \$24,999 (base rate + 4.00%). Rates are adjusted according to your personal file and the authorized credit limit.

- 8 Currency exchange charges apply. For all details about transactions in foreign currencies, please refer to the *Contract governing personal deposit*, available in branches or at nbc.ca. Foreign currency debit card transactions are converted into Canadian dollars at the rate and based on the conversion method determined by the network used. We apply a 2.5% charge to the conversion rate used by this network.
- 9 Transfer of funds you make from your deposit account at the bank to another person's deposit account at the bank.
- 10 User fees for the *Interac* banking machine and point-of-sale network and the *Cirrus*® banking machine network are also payable. No additional fees apply for use of THE EXCHANGE banking machine network. Consult our *Fee Guide* available in branches or at nbc.ca.
- 11 Transfer of funds you make between your deposit accounts at the bank.
- 12 National Bank reserves the right to end, without notice, the discounts and other advantages offered in the banking offer if the client closes his eligible bank account. In the event that the client cancels his eligible Mastercard account or replaces it with a Mastercard account that is not eligible for the offer, National Bank will charge a fixed monthly fee of \$12.95 to the transactional bank accounts, to allow the client to maintain the discounts and the other advantages of the banking offer.
- 13 With this banking offer, only the spouse of the primary cardholder is eligible for an additional credit card. Regular annual fees apply to the additional card.

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Should you have any questions,
don't hesitate to contact us.

If you are a client of National Bank

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nbc.ca/agriculture-fishing

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