



Advisor Banking Services

Offer for professionals

Healthcare Professionals
and Students

Doctors, Chiropractors, Dentists and Dental
Specialists, Optometrists, Pharmacists, Podiatrists
and Veterinarians

Advantages for professionals

This banking offer includes:

- › Three CDN\$ or US\$ bank accounts¹ with no service fees on transactions included in the offer.
- › An unlimited number of several types of transactions.
- › A National Bank World Mastercard[®] or World Elite[®] Mastercard^{®.2} with no annual fee.
- › Unlimited access to the following included assistance services:
 - A virtual healthcare solution (telemedicine):
nbc.ca/virtual-clinic
 - Legal assistance (private and professional matters):
nbc.ca/legal-assistance
- › A special rate of 50% on SECURIZONE^{®.4} fraud and identity theft assistance program:
nbc.ca/securizone-assistance.

Also receive advantages for the following financing solutions³:

- › The Personal Flex Line[®] (a line of credit) with an attractive interest rate (prime rate,⁵ no monthly management fees per account).⁶ (Rate for doctors and dentists: prime rate⁵ - 0.25%, no monthly management fees per account).⁶
- › The National Bank All-In-One Banking[™] (a home equity line of credit) with an attractive interest rate (prime rate,⁵ plus monthly management fees of \$7 per account). (Rate for doctors and dentists: prime rate⁵ - 0.25%, plus monthly management fees of \$7 per account).
- › A mortgage loan.

Eligibility requirements

To be eligible for this banking offer, you must:

- › Have a transactional bank account and a credit card eligible for the offer.⁷
- › Provide proof of your professional status.
- › Deposit all occupational earnings (RAMQ and other) in a National Bank account.

Your spouse can enjoy the personal banking advantages of the offer by signing up for the additional Mastercard.⁸

Professionals

| | 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) ⁹ | ✓ | ✓ |
| Transactions at National Bank branches: withdrawal, transfer ¹¹ and withdrawal for a bill payment | ✓ | ✓ |
| Transactions at National Bank banking machines ¹⁰ : withdrawal, transfer ¹¹ and withdrawal for one bill payment | ✓ | Transfer ¹¹ |
| Transactions via our online banking services (including our call centre): transfer, ¹¹ transfer to another person, ¹² <i>Interac</i> e-Transfer [®] and withdrawal for a bill payment | ✓ | Transfer ¹¹ |
| Service for sending <i>Interac</i> e-Transfer | Free | Free |
| Exemption from <i>Cirrus</i> [®] and <i>Interac</i> network convenience fees charged by National Bank when using other financial institutions' banking machines ¹³ | ✓ | ✓ |
| 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 THE EXCHANGE [®] banking machine network | ✓ | ✓ |

Students

| | Bank account in CDN\$ | Student line of credit |
|--|-----------------------|------------------------|
| Transactions included | | |
| Debit card purchase via <i>Interac</i> ®, <i>NYCE</i> ® and <i>Maestro</i> ® networks (subject to applicable currency conversion fees) ⁹ | ✓ | ✓ |
| Transactions at National Bank branches: withdrawal, transfer ¹¹ and withdrawal for a bill payment | ✓ | ✓ |
| Transactions at National Bank banking machines ¹⁰ : withdrawal, transfer ¹¹ and withdrawal for one bill payment | ✓ | Transfer ¹¹ |
| Transactions via our online banking services (including our call centre): transfer, ¹¹ transfer to another person, ¹² <i>Interac</i> e-Transfer® and withdrawal for a bill payment | ✓ | Transfer ¹¹ |
| Service for sending <i>Interac</i> e-Transfer | Free | Free |
| Exemption from <i>Cirrus</i> ® and <i>Interac</i> network convenience fees charged by National Bank when using other financial institutions' banking machines ¹³ | ✓ | ✓ |
| 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 THE EXCHANGE® banking machine network | ✓ | ✓ |

Advantages for students

This banking offer includes:

- › A CDN\$ or US\$ bank account¹ with no service fees on transactions included in the offer.
- › Several types of transactions in an unlimited number.
- › A student line of credit¹⁴ with an attractive interest rate (prime rate⁵ – 0.25%, no monthly management fees per account).¹⁵
- › A National Bank Platinum Mastercard[®],¹⁶ with no annual fee for the first three years.¹⁷ After that period, the regular annual fee of \$89 will apply. The regular annual interest rates on the card are 20.99% for purchases and 22.99% for balance transfers and cash advances.¹⁸
- › Unlimited access to the following included assistance services:
 - A virtual healthcare solution (telemedicine):
nbc.ca/virtual-clinic
 - Legal assistance (private and professional matters):
nbc.ca/legal-assistance
- › A special rate of 50% on SECURIZONE[®],⁴ fraud and identity theft assistance program:
nbc.ca/securizone-assistance.

Eligibility requirements

To be eligible for this banking offer, you must:

- › Be a full-time student in Canada.
- › Update your file once a year by replying to a letter from National Bank. Proof of status as a full-time student will be requested.
- › Have a transactional bank account eligible for the offer.¹⁹

- 1 Bank account with chequing privileges. Certain services, such as passbook and paper statements, are not included. Please contact your banking advisor for more details.
- 2 This card is subject to credit approval by National Bank of Canada. Certain conditions apply.
- 3 Financing subject to credit approval by National Bank. Certain conditions apply.
- 4 Special monthly fees of \$2.95 (individual) or \$4.45 (family) plus tax for SECURIZONE 2.0 or \$4.95 (individual) or \$7.50 (family) plus tax for SECURIZONE Alert. The special rates for the National Bank exclusive offer will be in effect as long as you benefit from the exclusive offer. If you no longer benefit from the exclusive offer, the regular monthly fees of \$5.95 (individual) or \$8.95 (family) plus tax for SECURIZONE 2.0 or \$9.95 (individual) or \$14.95 (family) plus tax for SECURIZONE Alert will apply. 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 the National Bank exclusive 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 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.
- 6 Monthly account statement. No management fees. The Personal Flex Line rate is established by the prime rate, plus a spread established by the client's credit history. As a guideline, the applicable rate for a typical Personal Flex Line is comprised of the prime rate + 2.75%. 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 March 31, 2020:

| | AVERAGE BALANCE | |
|----------------------------|-----------------|---------|
| | \$500 | \$3,000 |
| Typical Personal Flex Line | \$2.14 | \$12.82 |
| Prime rate (2.45%) | \$1.01 | \$6.04 |

The typical Personal Flex Line is a faithful representation of all Personal Flex Lines of Credit offered by National Bank.

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

- 7 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.
- 8 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.
- 9 Currency exchange charges apply. For details about transactions in foreign currencies, please refer to the *Contract governing personal deposit and investment accounts* and contact your advisor. 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.
- 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. Please contact your banking advisor for more details.
- 11 Transfer of funds you make between your deposit accounts at the bank.
- 12 Transfer of funds you make from your deposit account at the bank to another person's deposit account at the bank.
- 13 Certain banking machine operators may charge additional fees for the use of their equipment. A notice about the fees must be displayed to users on the banking machine screen before the transaction is processed so that they have the option of cancelling the transaction. The fees are added to the

withdrawal amount and are paid directly to the banking machine operator. Those additional fees are not National Bank convenience fees.

- 14 Subject to credit approval by National Bank. Certain conditions apply. A guarantor who meets the Bank's criteria may be required. The annual amount is based on your personal budgetary requirements.
- 15 Monthly account statement. No management fees. The applicable rate for a Student Line of Credit is established by the prime rate, plus a spread, depending on if the client must provide a guarantor or not. As a guideline, the applicable rate for a typical Student Line of Credit with a guarantor is comprised of the prime rate + 2%. The applicable rate for a typical Student Line of Credit without a guarantor is comprised of the prime rate + 2.75%. 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 March 31, 2020:

| | AVERAGE BALANCE | |
|--|-----------------|---------|
| | \$500 | \$3,000 |
| Typical Student Line of Credit with guarantor | \$1.83 | \$10.97 |
| Typical Student Line of Credit without guarantor | \$2.14 | \$12.82 |
| Prime rate - 0.25% (2.20%) | \$0.90 | \$5.42 |

- 16 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 his 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. The minimum monthly payment is limited to the monthly interest and life insurance premiums (as applicable). Account statement: A statement is sent monthly. 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 |
| 22.99% | \$9.45 | \$56.69 |

- 17 Three years after the card is issued, the annual fee in effect at that time will be billed automatically and will appear on your monthly statement. Offer not renewable.
- 18 Balance transfers and cash advances are subject to credit approval by National Bank. Each amount transferred cannot be less than \$250.
- 19 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.

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

® MASTERCARD, *WORLD MASTERCARD*, *WORLD ELITE*, MAESTRO and CIRRUS are registered trademarks of Mastercard International Inc. Authorized user: National Bank of Canada.

® PERSONAL FLEX LINE, NATIONAL BANK and the NATIONAL BANK logo are registered trademarks of National Bank of Canada.

® INTERAC and INTERAC e-TRANSFER are registered trademarks of Interac Corp. Used under licence.

® NYCE is a registered trademark of NYCE Corporation.

® THE EXCHANGE is a registered trademark of Fiserv Inc.

® SECURIZONE is a registered trademark of National Bank of Canada used by NBC Assistance Inc.

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

1-866-444-1379



31771-002 (2021/03)

© 2021 National Bank of Canada. All rights reserved. Any reproduction, in whole or in part, is strictly prohibited without the prior written consent of National Bank of Canada.

