

A world of
privileges
for you

WORLD
MASTERCARD®
CREDIT CARD

Cardholder's guide



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Welcome to World's privileges

Your World credit card offers you all the benefits of a travel card, and more: a competitive protection program and an enhanced rewards plan.

You now belong to the select group of National Bank World Mastercard cardholders.

The À la carte Rewards Plan[®]

TREAT YOURSELF FASTER!

The World credit card allows you to accumulate points at an accelerated pace. As the table below illustrates, for every \$1 purchase¹ between \$20,001 and \$30,000, you earn an additional 0.75 point.

Number of points per dollar spent ¹		
0 to \$20,000	=	1.25 points per dollar in purchases
\$20,001 to \$30,000	=	2 points per dollar in purchases
\$30,001 and more	=	1.25 points per dollar in purchases

The points accumulated will be posted to your account once a month, provided your account is in good standing² on the statement date.

Redeem your À la carte Rewards points for a wide range of rewards

- › Travel
- › Brand-name merchandise
- › Gift cards
- › Banking products from National Bank

To redeem your points for a reward, obtain the balance of your À la carte points or for more information, visit **rewards.nbc.ca**. Ordering online is the simple, user-friendly and safe way to order your rewards.

Register now at rewards.nbc.ca.

TRAVEL YOUR WAY, WITH NO RESTRICTIONS

The World Mastercard credit card allows you to travel where and when you want, with no restrictions. You choose the destination, the means of transportation, the transporter, travel dates, travel agency or airline. Charge your trip to your World Mastercard and redeem your points for a travel discount by visiting the **Travel** section on rewards.nbc.ca within 60 days of your purchase. Apply your travel discounts however you wish: airline ticket, car rental, hotel, cruise, etc.

Enjoy even more with the À la carte Travel™ online agency

By booking your trip through the À la carte Travel online agency, you will reap additional advantages:

- › Reduce the cost of your package or airfare by paying a part or all of your purchase with À la carte points
- › Access all the products and services typically offered by well-known travel agencies and tour operators
- › Benefit from a more generous point exchange grid by booking through the agency

Book your trip online by visiting the **Travel** section on rewards.nbc.ca. You can also contact our experts³ to obtain advice by calling **1-800-561-3653**.

Reassuring protection

TRAVEL INSURANCE

Out-of-Province-of-Residence Medical/ Hospital Insurance

You benefit from insurance that covers medical emergencies outside your province of residence, including: hospital fees, doctors' bills, emergency prescription medication, accident-related dental treatment, emergency return flight to Canada when needed for medical reasons, subsistence allowance and repatriation services to Canada.

This insurance covers you, the main cardholder, as well as your spouse and any dependent children travelling with you, up to a maximum of \$5,000,000 per person.

Coverage for this insurance does not apply to trips that extend over and above the timeframes given below, based on the insured person's age:

Person aged	Maximum trip length
54 and under	60 days
55 to 64	31 days
65 to 75	15 days

If your trip exceeds this duration, the Medical/Hospital Insurance will not apply. In such a case, we recommend you sign up for the optional travel insurance (see page 11 for complete details).

Should an accident or illness require medical care or hospitalization outside your province of residence, call our assistance services before undertaking any expenses.

Certain conditions and restrictions apply. Refer to the Insurance Certificate 713705-3 and Assistance Program, available online, for complete details.⁴

Trip Cancellation Insurance

You, your spouse and any dependent children travelling with you will be covered if an unforeseeable event prevents or delays your trip, up to a maximum of \$2,500 per person.

Trip Interruption Insurance

You, your spouse and any dependent children travelling with you will be covered if an unforeseeable event causes an interruption in your travel, up to a maximum of \$5,000 per person.

Flight Departure Delay Insurance

This insurance covers each insured person (you, your spouse and any dependent children travelling with you) up to \$500 for any flight departure delay of more than 4 hours. In the case of a delay of more than 6 hours during connecting flights, the maximum indemnity is \$3,000 per person.

Baggage Insurance

Your baggage as well as that of your spouse and children travelling with you is covered against loss, damage or theft, up to a maximum of \$1,000 per person. This insurance also provides for a maximum of \$500 in coverage, per insured person, in case your checked luggage is delayed for more than 6 hours.

Vehicle Rental Insurance

You benefit from complete coverage in case of accident, fire, theft or vandalism to a vehicle rented with your card for a period of 48 days or less, up to \$65,000. In addition, personal effects coverage insures you against theft or damage up to a maximum of \$2,000.

PURCHASE PROTECTION

Purchase Insurance

Most new personal items purchased using your card are protected against theft and damage for 180 days following the date of purchase. Depending on circumstances, the item can be replaced, reimbursed or repaired.

Extended Warranty

The Extended Warranty triples the manufacturer's coverage, where applicable, for up to two additional years, on most new items purchased with your card, in Canada or abroad, so long as the manufacturer's warranty exists and is valid in Canada.

ASSISTANCE SERVICES

Medical and General Assistance

In the event of an accident or sudden illness, wherever you are in the world, you can obtain at all times:

- › all the assistance required in case your identification papers are lost or stolen;
- › the name, address and phone number of a hospital;
- › the assistance required to coordinate the return of your dependent children if you are hospitalized (costs to be charged to the World account);
- › information on embassies and consulates as well as information on visas and vaccines before your departure;
- › information on the steps to take to submit a claim to your provincial health care plan;
- › interpretation services for emergency telephone calls;
- › handling of plateformes following a death;
- › help to locate or replace baggage that is lost or stolen (up to the available credit on the account);
- › in case of an emergency while abroad, wire transfers of up to \$5,000 in funds charged to your credit card account (subject to credit availability);
- › assistance with replacing tickets or other indispensable travel documents that have been lost or stolen while travelling.

Legal Assistance

Should you face legal problems while outside your province of residence, you can receive:

- › a referral to a local legal advisor;
- › assistance in taking the necessary steps to obtain up to \$5,000 to settle a bail bond or legal fees.

MASTERCARD GLOBAL SERVICE

Should you lose or have your World card stolen when travelling, you will receive all 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 (subject to credit availability).

You'll find the toll-free number for this service online, at your hotel or in the local telephone directory under "Mastercard Global Service".

Advantages that make a difference

Your World credit card was designed to meet your needs.

OPTIONAL TRAVEL INSURANCE

This coverage can replace the Out-of-Province-of-Residence Medical/Hospital Insurance in the following circumstances:

- › the length of the trip exceeds the period of coverage offered by the Out-of-Province-of-Residence Medical/Hospital Insurance;
- › the person is 76 or older.

As well, if coverage provided by the Trip Cancellation or Interruption Insurance is insufficient, this optional insurance will cover the difference.

For information about costs and to sign up for this optional insurance, call **1-877-871-7500** (toll-free) or **514-871-7500** (Montreal area).

ADDITIONAL CARDS

You can have up to three additional World credit cards issued for your spouse or anyone else for no additional annual fee. The À la carte points earned with these cards will be added to yours. Annual fees may apply for each additional card issued. For the fees in effect, go to **nbc.ca/mastercard**.

BALANCE TRANSFERS⁵

Transfer any balances you may have on credit cards from other financial institutions or department stores to your World credit card. Note that balance transfers are treated like cash advances.

AUTOMATED SERVICES

Your World credit card has a personal identification number (PIN) that enables you to access your bank accounts at any time using ATMs in the *Interac*[®] and Mastercard[®] Cirrus[®] networks.

CASH ADVANCES⁵

Available at all times, anywhere in the world, through any National Bank, *Interac* or Mastercard Cirrus network ATM.

PREAUTHORIZED DEBIT

With preauthorized debit, your World credit card payments are automatically withdrawn from your National Bank or other account.

MASTERCARD'S ZERO LIABILITY

In the event of unauthorized use of your card, you're protected by Zero Liability for all purchases made with your card in store, online and over the phone. 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.

OPTIONAL OVERDRAFT PROTECTION

Simply by linking your current National Bank accounts to your World credit card, you can activate overdraft protection on your card. To do so, call **1-866-444-1379**, toll-free.

AUTOMATIC BILL PAYMENTS

By using your World credit card for automatic bill payments, you'll not only avoid late payments for monthly bills like phone and cable services, you'll also eliminate the monthly hassle of managing your bill payments.

For more information on additional cards, balance transfers, preauthorized debit and automatic bill payments, dial **1-888-969-2273**, toll-free, or **514-394-1427**.

- 1 Based on your net spending over a 12-month period starting on the date you open the account. Net spending is the amount charged to the card minus returns and reimbursements. Annual fees, balance transfers and cash advances are not included in this calculation.
 - 2 Your account is in good standing when you comply with the obligations of your cardholder agreement (e.g., making your minimum payment by the due date).
 - 3 Fees apply if you book your trip by phone.
 - 4 Insurance and assistance services are provided by National Bank Life Insurance Company and CanAssistance Inc. For residents of Alberta, the insurer is Canassurance, Insurance Company.
 - 5 Subject to the terms of the Agreement governing the use of the Mastercard credit card issued by National Bank of Canada.
- TM** À LA CARTE TRAVEL is a trademark of National Bank of Canada. The À la carte Travel agency is managed by Transat Distribution Canada Inc. and holds a Quebec permit (No. 753141).
- TM** ID CHECK is a trademark of Mastercard International Inc. National Bank of Canada is an authorized user.
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 - ® WORLD MASTERCARD is a registered trademark of Mastercard International Inc. National Bank of Canada is an authorized user.

Important telephone numbers

À la carte Rewards Centre

- › In Canada or the U.S. 1-800-341-8083
- › Montreal area or collect from outside Canada 514-847-8280
- › Website.....rewards.nbc.ca

24-hour Customer Service

- › In Canada or the U.S. 1-888-969-2273
- › Montreal area or collect from outside Canada 514-394-1427
- › Fax 514-394-4018

Reporting a Lost or Stolen Card

- › In Canada or the U.S. 1-800-361-0070
- › Montreal area or collect from outside Canada514-281-3159

Insurance

For any claim request or for assistance

- › In Canada or the U.S.1-888-235-2645
- › Elsewhere in the world514-286-8345

Purchasing optional travel insurance

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

Website nbc.ca/creditcard

For more information,
contact us at:

1-888-969-2273
514-394-1427



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