

# ALL-IN-ONE HOME EQUITY MADE-TO-MEASURE (LINE OF CREDIT AND LOAN)

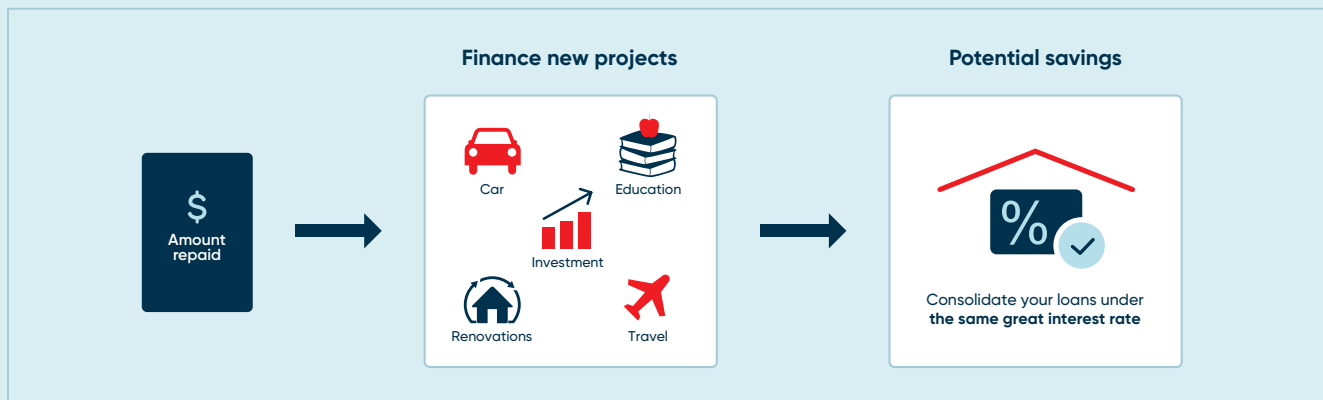


## Simplify your life with the All-In-One™ home equity made-to-measure line of credit

Do you own your dream home, but find it hard to afford other things you value, like saving for your children's education, travel plans or a new car? An All-In-One home equity made-to-measure line of credit<sup>1</sup> could be right for you.

### How does it work?

With the All-In-One home equity made-to-measure line of credit, you can finance, or even refinance, your home purchase AND access your repaid principal<sup>2</sup>. This can lead to big savings, should you ever need to finance other projects or invest down the road without having to apply for additional credit.



Purchase or refinance: up to **65%** of the value of the property for the All-In-One home equity made-to-measure line of credit exclusively. Possibility of financing up to **80%** of the value of the property if combined with a mortgage loan.

### For new homeowners and current homeowners alike

#### Renewing a mortgage

Convert your existing mortgage loan to the All-In-One home equity made-to-measure line of credit to save money and get the flexible terms you need to power your ideas.

#### Refinancing a mortgage

Leverage your repaid or unused principal (up to 80% of the value of your home) to finance your other projects and investments.

### Two ways to manage your line of credit

#### Global approach

With an All-In-One home equity made-to-measure line of credit, you can integrate your day-to-day transactions and financing into a single account. If you already have an account with National Bank, you can integrate that too.

Perfect if you're looking to get an overview of your finances by centralizing them to one place.

#### Project approach

Divide your transactions among a number of accounts within your All-In-One home equity made-to-measure line of credit (e.g., mortgage financing, transaction account, renovation account).

Perfect if you're looking to use several accounts to better track your finances.

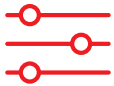
# Why the All-In-One home equity made-to-measure line of credit?

## Finance more than just your home

The All-In-One home equity made-to-measure line of credit is perfect if you're looking to:

- › build a made-to-measure mortgage (with a mortgage portion and a line of credit portion)
- › repay principal at your own pace
- › use your home equity to finance other projects
- › develop a cash damming strategy if you're a self-employed individual

With the All-In-One home equity made-to-measure line of credit, you'll get:



### More flexibility

Your minimum monthly payment includes only the interest and any insurance premium. Managing your cashflow is up to you – you can adjust your payment amount as necessary. Use what you need, then pay back all or part of the line of credit without penalty.



### More accessibility

Your All-In-One home equity made-to-measure line of credit functions just like your bank account. Funds are accessible through traditional methods, cheques, National Bank and THE EXCHANGE® Network ABMs across Canada and online banking services. One account statement covers all of your borrowing.



### More tax deductibility

Open several distinct transactional accounts within the All-In-One home equity made-to-measure line of credit. If an account is used for investments, you can isolate and deduct interest.



### More opportunities

Your repaid principal automatically becomes available for you to reborrow without having to submit another credit application. This can free up cashflows and eliminate the need to ask for financing.



### More savings

National Bank offers an advantageous product on the market. Plus, when you integrate your other accounts into the All-In-One home equity made-to-measure line of credit, you'll pay only a flat fee of \$7.00 per month per account.

## Banking fees

Bank Accounts	
Fixed transaction fees	Fee of \$7.00 per month per account
Unlimited transactions	<p>Included in your fixed fees:</p> <ul style="list-style-type: none"><li>› Debit card purchase</li><li>› Cheque, pre-authorized debit</li><li>› Withdrawal, transfer between accounts, transfer to another person, <i>Interac</i> e-Transfer® and withdrawal for one bill payment, via ABM and our online banking services<sup>3</sup></li><li>› Sending <i>Interac</i> e-Transfer</li><li>› Receiving <i>Interac</i> e-Transfer</li><li>› Automatic transfer carried out by the bank at your request, at a specific date</li><li>› List of transactions via ABM</li><li>› Access to cheque images</li></ul>

# Compare your options

Whatever your mortgage needs, we have a solution for you

	Two versions of the All-In-One home equity made-to-measure line of credit		
	Line of credit only	Made-to-measure mortgage (loan AND line of credit)	Mortgage loan
<b>What is it?</b>	You can <b>access your repaid principal</b> to pay for other projects.	Use the line of credit portion to finance up to 65% of the value of the property. You can <b>access your repaid principal</b> . Given a 20% down payment and a line of credit that covers 65% of the purchase price, the loan portion finances the remaining 15%. You can't access this portion of your repaid principal.	A traditional loan, which must be repaid over a given term. You <b>can't access your repaid principal</b> .
<b>Down payment</b>	<b>More than 35%</b> of the property's value.	<b>More than 20%.</b>	<b>More than 5%.</b>
<b>Perfect if you're looking to:</b>	Get financing or refinancing equivalent to 65% of the property's value.	Enjoy flexible financing together with the security of a traditional loan.	Benefit from the peace of mind of knowing your payment schedule in advance.
<b>Rate</b>	Advantageous variable rate (7.70% variable rate, Prime rate <sup>4</sup> + 1.00%). Consult the prime rate at <a href="https://nbc.ca/primerate">nbc.ca/primerate</a> to find out the current rate. Fee of \$7.00 per month per account.	Advantageous variable rate and fee of \$7.00 per month per account for the line of credit (7.70% variable rate, Prime rate <sup>4</sup> + 1.00%). Consult the prime rate at <a href="https://nbc.ca/primerate">nbc.ca/primerate</a> to find out the current rate. For the loan portion, choose a fixed rate, a variable rate or a combination of the two.	Choose a fixed rate, a variable rate or a combination of the two.
<b>Payments</b>	Decide your payment amount and frequency. Only interest and insurance, if applicable, must be paid.	Line of credit portion: decide your payment amount and frequency. Only interest and insurance, if applicable, must be paid. For the loan portion, payments must be made as set out in the loan agreement.	Payments must be made as set out in the loan agreement.
<b>Access to funds</b>	Your repaid principal automatically becomes available—online, at the ABM, via debit card, etc.	For the line of credit portion, your repaid principal automatically becomes available—online, at the ABM, via debit card, etc.	To access funds, you'll need to apply for refinancing.
<b>Additional payments</b>	No prepayment charge.	No penalty on the line of credit portion. Loan portion: accelerated repayment possible under certain conditions.	Accelerated repayment possible under certain conditions.

**Ready to apply?** Our advisors can answer your questions and help you apply for an All-In-One home equity made-to-measure line of credit.

Contact a National Bank representative today at 1-888-835-6281.

1 Subject to credit approval by National Bank of Canada. The proceeds of the All-In-One home equity made-to-measure line of credit are subject to a certified appraisal of the property and a new deed. Accredited appraisal and notary fees may apply.  
 2 Subject to not exceeding the maximum line of credit amount available, i.e., 65% of the value of the property.  
 3 Certain browser versions are required to access National Bank online. For more information, visit [nbc.ca/en/support](https://nbc.ca/en/support) under the Browsers section and read the ABCs of Security.  
 4 As at February 13, 2023: 6.70% + 1.00% = 7.70%. This rate is variable and corresponds to Prime + 1.00%, and is one of the lowest rates on the market. "Prime" means the annual variable interest rate posted by National Bank from time to time, used by the Bank to determine the interest rates on the demand loans it grants in Canadian dollars in Canada. Consult the prime rate webpage (<https://nbc.ca/primerate>) to find out the current rate.

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