

# Looking for a credit card to explore the world?

Our *World Elite® Mastercard®*, *World Mastercard®* and *Platinum Mastercard* are premium credit cards that will make your life easier, whether you are here at home or outside the country.



## Maximum flexibility for redeeming points



### À la carte Rewards Plan

With our premium credit cards, you automatically earn reward points for every dollar in eligible purchases charged to your card. The points will be posted to your account once a month, provided your account is in good standing<sup>1</sup> on the statement date, and can then be easily redeemed. You can choose your travel dates, the flights, the travel agency or the airline you prefer.

It's simple! Use your premium card to pay for your travel arrangements and redeem your points on [rewards.nbc.ca](https://rewards.nbc.ca) within 60 days of your purchase to obtain the travel discount you are entitled to.

In addition to travels, the À la carte<sup>1</sup> Rewards Plan offers:

- › Gift cards from major Canadian retailers
- › Brand-name merchandise for your home, leisure, well-being and much more
- › Donations in your name
- › A travel advantage with the À la carte Travel™ agency.

Details on page 3.

**à la carte**  
rewards

➔ To redeem points or obtain more information about the À la carte Rewards Plan, visit [rewards.nbc.ca](https://rewards.nbc.ca).

## Enjoy world-class privileges



### Elite traveller fee rebates<sup>2</sup>

#### EXCLUSIVE OFFER FOR WORLD ELITE CARDHOLDERS

Make the best trips even better with these advantages. Each calendar year, you can receive up to \$250 in “savvy traveller” fee rebates.

Details on page 3.



### Access to the National Bank Lounge at Montreal–Trudeau International Airport<sup>3</sup>

The National Bank Lounge offers access without charge for *World Elite* cardholders and a guest, and access for *World Mastercard* cardholders for a certain fee if you are flying to destinations outside the U.S. and Canada, and your boarding gate is located in the international area. Enjoy a welcoming space offering beverages, snacks, newspapers and magazines and a quiet atmosphere suitable for relaxing or working.



### Concierge service<sup>4</sup>

The *World Elite* and *World Mastercard* credit cards give you 24-hour access to a wide range of personal services to help make your life easier, both in Canada and abroad: travel reservations, information, travel assistance, sports event ticket reservations, gift basket arrangements, etc.






### Coverage<sup>5</sup>

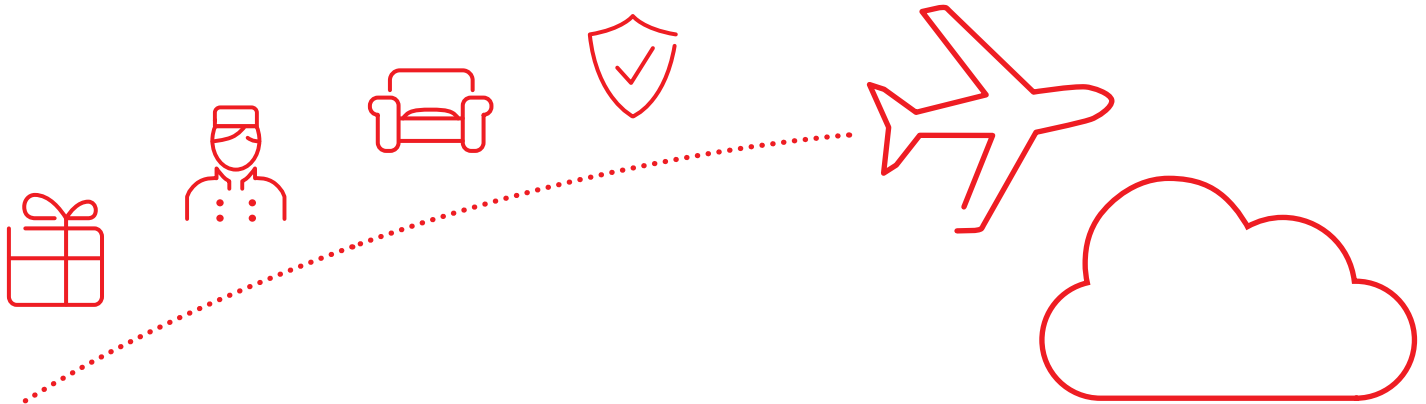
Enjoy solid coverage, including insurance, travel assistance services, rental vehicle insurance and purchase protection.

Details on page 3.

❖ Feel free to **contact your advisor** or a National Bank advisor at 1-800-901-0172 if you would like to apply for a Mastercard credit card or ask any questions.

## National Bank credit cards at a glance

	World Elite Mastercard	World Mastercard	Platinum
			
<b>Rewards plan</b>			
Accumulation of points – À la carte Rewards Plan <sup>1</sup>	Based on 12-month <sup>6</sup> eligible purchase volume <sup>7</sup> per dollar in eligible purchases: <ul style="list-style-type: none"> <li>&gt; \$0 to \$40,000 = 1.5 points</li> <li>&gt; \$40,001 to \$80,000 = 2 points</li> <li>&gt; \$80,001 and over = 1.5 points</li> </ul>	Based on 12-month <sup>6</sup> eligible purchase volume <sup>7</sup> per dollar in eligible purchases: <ul style="list-style-type: none"> <li>&gt; \$0 to \$20,000 = 1.25 points</li> <li>&gt; \$20,001 to \$30,000 = 2 points</li> <li>&gt; \$30,001 and over = 1.25 points</li> </ul>	1 À la carte Rewards point per dollar in eligible purchases <sup>6</sup> at all times OR 2 points for every dollar in purchases with the À la carte Travel online agency
<b>Exclusive coverage<sup>5</sup></b>			
<b>Trip insurance</b>			
> Trip cancellation	Up to \$2,500 per person <sup>8</sup>		Up to \$1,250 per person <sup>8</sup>
> Trip interruption	Up to \$5,000 per person <sup>8</sup>		Up to \$2,500 per person <sup>8</sup>
> Flight delay	Up to \$500 per person <sup>8</sup> (4 hours or more)		
> Baggage loss or theft	Up to \$1,000 per person <sup>8</sup>		
> Baggage delay	Up to \$500 per person <sup>8</sup> (6 hours or more)		
> Out-of-province-of-residence medical/hospital insurance	Up to 60 days, calculated based on age <sup>8</sup>		<ul style="list-style-type: none"> <li>&gt; Up to 10 days for persons aged 75 or under<sup>8</sup></li> <li>&gt; No coverage for persons aged 76 or older</li> </ul>
> Medical, general and legal assistance	Included		
<b>Vehicle rental insurance</b>			
> Exoneration from liability in case of collision, theft or damages	For a period of 48 days or less		
> Personal effects insurance in case of theft or vandalism	Up to \$2,000		
Purchase insurance	Theft and damage coverage for a period of 180 days following the item's purchase. Tripled manufacturer's warranty, up to 2 additional years.		
<b>Other advantages</b>			
Access to the National Bank Lounge at Montreal-Trudeau International Airport <sup>3</sup> if you are flying to destinations outside the U.S. and Canada, and your boarding gate is located in the international area.	Free for you and a guest	For a certain fee	
Concierge service <sup>4</sup>	Included		
Elite traveller fee rebates <sup>2</sup>	<ul style="list-style-type: none"> <li>&gt; Up to \$100 for airport parking fees</li> <li>&gt; Up to \$100 for baggage fees</li> <li>&gt; Up to \$50 for seat selection fees</li> </ul>		
<b>Annual fee, interest rates and eligibility criteria<sup>9</sup></b>			
Annual fee – main card <sup>10</sup>	\$150	\$115	\$89
Annual fee – additional card <sup>10</sup>	\$50	\$35	\$35
Regular interest rate for purchases	20.99%	20.99%	20.99%
Regular interest rate for cash advances and balance transfers	22.99%	22.99%	22.99%
Eligibility criteria	Cardholder minimum gross annual income: \$80,000 or more OR Family minimum gross annual income: \$150,000 or more	Cardholder minimum gross annual income: \$60,000 or more OR Family minimum gross annual income: \$100,000 or more	Based on credit file



❖ Feel free to **contact your Advisor** or a National Bank Advisor at 1-800-901-0172 if you would like to apply for a Mastercard credit card or ask any questions.

- 1 To learn more about the conditions and restrictions, please consult the applicable rules at [rewards.nbc.ca](http://rewards.nbc.ca). Primary cardholders and authorized users of a Mastercard credit card with the À la carte Rewards Plan issued by National Bank of Canada whose account is in good standing can participate in the À la carte Rewards Plan and accumulate points each month and then redeem them in accordance with the applicable rules. "Account in good standing" means an account linked to a credit card for which you have respected all requirements set out in the credit card agreement (making the minimum payment, paying annual fees, etc.).
- 2 The maximum reimbursement of \$250 can be claimed from January 1 to December 31 of each year. Eligible travel expenses are: airport parking (maximum \$100), airline baggage fees (maximum \$100) and airline seat selection (maximum \$50). The maximum reimbursement of \$250 is applicable per account. A reimbursement that is not claimed one year cannot be carried forward to the following year. The reimbursement request must be submitted within 60 days of the purchase date and is subject to presenting the required supporting documents. The travel-related fees must be charged to the National Bank *World Elite Mastercard* credit card. For more information or to obtain the reimbursement form, please call 1-888-296-8881.
- 3 Presentation of your credit card and boarding pass is required to access the lounge. A cardholder may spend a maximum of three hours in the lounge.
- 4 Concierge service is available in Canada and the United States, as well as in major cities worldwide. A major city is defined as a city with a population of at least 100,000 that offers the services and facilities needed to respond to requests. Efforts are made to respond to requests from all locations.
- 5 This coverage applies to purchases and rentals made using the card, except out-of-province medical/hospital insurance for which it is not necessary to charge the travel arrangements to the card. Certain conditions and restrictions apply. 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. For more information, consult the *World Elite Mastercard, World Mastercard* or *Platinum Mastercard* distribution guide and insurance certificate.
- 6 The reference period runs for 12 months starting on the date the account is opened. After 12 months, i.e., on the account's anniversary date, the purchase volume calculation restarts from zero.
- 7 The annual eligible purchase volume corresponds to the amount in purchases charged to the account less returns and refunds. Other amounts such as annual fees, balance transfers and cash advances are not included in the calculation.
- 8 Per insured person.
- 9 Granting of credit cards is subject to credit approval by National Bank. Certain conditions apply. Grace period: No interest will be charged on purchases made during the month if the balance is paid 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. Account statement: A statement will be issued monthly. Example of credit charges calculated for a 30-day period:

Annual interest rate	AVERAGE BALANCE	
	\$500	\$3,000
20.99%	\$8.63	\$51.76
22.99%	\$9.45	\$56.69

10 The annual fees will be billed automatically and will appear on your credit card account statement.

™ 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).

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