

Mastercard® Credit Card Cashback Rules

Applicable Rules – National Bank of Canada

When the credit card account is first used, you accept the rules applicable to the credit card cashback program.

1. How to benefit from the cashback

- 1.1 Cardholders of a Mastercard credit card issued by National Bank of Canada (the “Card”) that offers the cashback, whose account is in good standing and who have paid all annual fees related to the card, as applicable, can accumulate points that allow them to benefit from the cashback.
- 1.2 The cashback is in addition to the other benefits reserved for cardholders.
- 1.3 On occasion, points can also apply to special offers. These offers will be governed by specific rules, as applicable.

2. How to accumulate points

- 2.1 You accumulate points for each purchase made using your Card. For every two dollars (\$2) in purchases charged to your card, you’ll earn one (1) point when your account is in good standing. The points accumulated will be posted to your account once a month provided your account is in good standing on the statement date.

Your account is in good standing when you comply with the obligations of your cardholder agreement (eg. making your minimum payment by the due date).

- 2.2 A detailed summary of your points appears on your Card’s monthly statement of account.
- 2.3 If you detect an error that could modify the point balance appearing on your monthly statement of account, you must contact Transaction Solutions Mastercard **in writing** within thirty (30) days of the statement date, at the address indicated below. If you fail to advise us within this time-frame, we will consider the total of accumulated points to be exact and definite, and you will not be entitled to dispute the number of points appearing on such statement.

NATIONAL BANK OF CANADA
Transaction Solutions Mastercard
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- 2.4 If you obtain a credit on your Card’s account following the return of merchandise or for any other reason, the points relative to the credit amount will be subtracted from your total number of points.
- 2.5 When purchases are made using an additional card, corresponding points are allocated to the main cardholder’s account. Points remain the property of the main cardholder at all times, even in case of divorce, separation or any dispute that can occur between the main cardholder and any co-cardholder.
- 2.6 Only purchases made using a Card with cashback are eligible for point accumulation.
- 2.7 Interest fees, cash advances, annual fees, service fees, balance transfers, insurance premiums, and promotional Mastercard cheques do not generate points, unless there is an indication to the contrary.

3. How to obtain your annual cashback

- 3.1 Each segment of **1,000** points accumulated entitles you to a **\$10** credit, which will automatically appear on your Card’s account.
- 3.2 The cashback applied as a credit to your account each January is calculated according to the number of points appearing on your December statement of account of the preceding year. The point balance, if applicable, will appear on the January statement of account.
- 3.3 For you to receive your annual cashback, your account must be in good standing. In particular, your account must still be active, and must not be overdue or delinquent in any way.

4. General information

- 4.1 National Bank reserves the right to terminate the cashback at any time and to modify any component, including the method by which points are accumulated and credits applied.
- 4.2 Points will no longer be accumulated as of the date the cashback ends in accordance with section 4.1. One last cashback will be calculated and remitted in accordance with the total number of points accumulated up to that date.
- 4.3 If your Card is lost, stolen or replaced for any other reason, points accumulated will automatically be transferred to your new account when a Card with cashback is issued to you.
- 4.4 If your Card account is closed by National Bank for any reason, or if you voluntarily close your account, your points will be automatically cancelled.
- 4.5 Any fraud or abuse within the cashback program can lead to the cancellation of the Card and of points associated to the Card.
- 4.6 Points cannot be exchanged for cash.
- 4.7 Failure on the part of National Bank to apply any condition of these rules or to use any means at its disposal will bear no prejudice on its right to demand execution thereof, unless the Bank expressly waives such in writing. Such a waiver will apply only to the measure or provision indicated in said waiver.

4.8 CONTACT

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