



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 with an eligible credit card.
- › An unlimited number of several types of transactions.
- › A National Bank Platinum, World or World Elite[®] Mastercard[®] credit card² with savings on annual fees.
- › 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 20% or 50% discount depending on the selected SECURIZONE[®],³ product: **nbc.ca/securizone-assistance**.

Also receive advantages for the following financing solutions:⁴

- › 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). Consult **nbc.ca/primerate** for the current rate in effect.
- › 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 credit card.⁸

* Consult **nbc.ca/healthcare-professional** for more information on these assistance services.

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 ¹⁰ and withdrawal for a bill payment	✓	✓
Transactions at National Bank banking machines: ¹¹ withdrawal, transfer ¹⁰ and withdrawal for one bill payment	✓	Transfer ¹⁰
Transactions via our online banking services (including our call centre): transfer, ¹⁰ transfer to another person, ¹² <i>Interac e-Transfer</i> [®] and withdrawal for a bill payment	✓	Transfer ¹⁰
Service for sending <i>Interac e-Transfer</i>	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> , NYCE and Maestro networks (subject to applicable currency conversion fees) ⁹	✓	✓
Transactions at National Bank branches: withdrawal, transfer ¹⁰ and withdrawal for a bill payment	✓	✓
Transactions at National Bank banking machines: ¹¹ withdrawal, transfer ¹⁰ and withdrawal for one bill payment	✓	Transfer ¹⁰
Transactions via our online banking services (including our call centre): transfer, ¹⁰ transfer to another person, ¹² <i>Interac</i> e-Transfer and withdrawal for a bill payment	✓	Transfer ¹⁰
Service for sending <i>Interac</i> e-Transfer	Free	Free
Exemption from Cirrus 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.
- › An unlimited number of several types of transactions.
- › A student line of credit¹⁴ with an attractive interest rate (prime rate⁵ - 0.25%, no monthly management fees per account).¹⁵ Consult [nbc.ca/primerate](https://www.nbc.ca/primerate) for the current rate in effect.
- › A National Bank Platinum Mastercard¹⁶ with savings on annual fees for the first three years.¹⁷ After that period, the regular annual fee of \$70 will apply. The regular annual interest rates on the card are 20.99% for purchases and 22.49% for balance transfers and cash advances.¹⁸
- › Unlimited access to the following included assistance services:
 - A virtual healthcare solution (telemedicine): [nbc.ca/virtual-clinic](https://www.nbc.ca/virtual-clinic).
 - Legal assistance (private and professional matters): [nbc.ca/legal-assistance](https://www.nbc.ca/legal-assistance).
 - A 20% or 50% discount depending on the selected SECURIZONE³ product: [nbc.ca/securizone-assistance](https://www.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 visiting your branch (or by replying to a letter from National Bank for Advisor Banking Services clients). Proof of status as a full-time student will be requested.
- › Have a transactional bank account eligible for the offer.¹⁹

* Consult [nbc.ca/student](https://www.nbc.ca/student) for more information on these assistance services.

- 1 Bank account with chequing privileges. Certain services, such as passbook and paper statements, are not included. If you are a client of National Bank, the included services and unrelated service fees are listed in our *Fee Guide*, available in branch or on nbc.ca. If you are a client of Advisor Banking Services, please consult your bank advisor for further details.
- 2 This card is subject to credit approval by National Bank of Canada. Certain conditions apply.
- 3 Preferred monthly pricing of \$2.95 (individual) or \$4.45 (family) plus taxes for SECURIZONE 2.0, \$4.95 (individual) or \$7.50 (family) plus taxes for SECURIZONE Alert, or \$14.35 (individual) or \$20.75 (family) for SECURIZONE Assistance. This represents a discount of 50% off SECURIZONE 2.0 and SECURIZONE Alert, and 20% off SECURIZONE Assistance. The preferred rates for holders of National Bank's privilege offers will remain in effect for as long as you're eligible for an offer. If you no longer have a privilege offer, the regular monthly pricing of \$5.95 (individual) or \$8.95 (family) plus taxes for SECURIZONE 2.0, the regular monthly pricing of \$9.95 (individual) or \$14.95 (family) plus taxes for SECURIZONE Alert, or the regular monthly pricing of \$17.95 (individual) or \$25.95 (family) plus taxes for SECURIZONE Assistance will apply. NBC Assistance Inc. and National Bank can terminate or change the duration and preferred rate of SECURIZONE products for holders of National Bank's privilege offers at any time, with 30 days' notice prior to the effective date of the amendment. This notice will contain the new and amended clause, the old clause that was amended (if applicable), and the effective date of the amendment. If you do not agree to the changes, you can cancel the program with no penalty by sending us a notice no later than 30 days after the changes come into effect.
- 4 Financing subject to credit approval by National Bank. Certain conditions apply.
- 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. 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

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 savings and other advantages applicable to each of the products and services included in this 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 full details about transactions made in foreign currencies, please consult the *Deposit account agreement*, available in branch or on nbc.ca if you are a client of National Bank, or your bank advisor if you are a client of Advisor Banking Services. 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 Transfer of funds you make between your deposit accounts at the bank.
- 11 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. If you are a client of National Bank, please consult our *Fee Guide*, available in branch or on nbc.ca. If you are a client of Advisor Banking Services, please consult your bank advisor for further details.

- 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. 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. 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
22.49%	\$9.24	\$55.45

- 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.

- ® INTERAC is a trademark of Interac Corp. Used under licence.
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- ® THE EXCHANGE is a registered trademark of Fiserv Inc.

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

If you are a client of National Bank

514-394-5555

1-888-835-6281

nbc.ca/healthcare-professional

**If you are a client of
Advisor Banking Services**

1-866-444-1379



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