



Offer for professionals

Public and
municipal officials

Advantages

This banking offer includes:

- › Three CDN\$ or US\$ bank accounts¹ with no service fees on transactions included in the offer when signing up for an eligible credit card.
- › An unlimited number of several types of transactions.
- › A National Bank Platinum, World or World Elite[®] Mastercard[®] credit card² at the regular annual fee.
- › Unlimited access to legal assistance (private and professional matters):* nbc.ca/legal-assistance.
- › A special rate of 20% off the Securizone[®].³ plan of your choice:

Offered services	Securizone 360 [™]	Securizone
Online identity monitoring	✓	✓
Credit bureau monitoring	✓	-
Support services	✓	✓

Go to nbc.ca/securizone for all the details.

Also receive advantages for the following financing solutions:⁴

- › The Personal Flex Line[®] (a line of credit) with an attractive interest rate (prime rate⁵ + 0.75%, 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 rate⁵ + 0.50%, plus monthly management fees of \$7 per account). Consult nbc.ca/primerate for the current rate in effect.
- › A mortgage loan.

*Consult nbc.ca/public-service for more information on these assistance services. The content of the programs and conditions described is subject to change. Questions concerning any commercial activity or related to criminal matters are excluded. Other conditions apply.

Professionals	Bank account in CDN\$	Personal Flex Line
Transactions included		
Debit card purchase via <i>Interac</i> [®] , NYCE [®] and Maestro [®] networks (subject to applicable currency conversion fees) ¹⁰	✓	✓
Transactions at National Bank branches: withdrawal, transfer ¹¹ and withdrawal for a bill payment	✓	✓
Transactions at National Bank banking machines: ¹² withdrawal, transfer ¹⁰ and withdrawal for one bill payment	✓	Transfer ¹¹
Transactions via our online banking services (including our call centre): transfer, ¹¹ transfer to another person, ¹³ <i>Interac e-Transfer</i> [®] and withdrawal for a bill payment	✓	Transfer ¹¹
Service for sending <i>Interac e-Transfer</i>	Free	Free
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	✓	✓

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 status as a full-time employee or retiree of an eligible employer.⁸

••• Your spouse can enjoy the personal banking advantages of the offer by signing up for the additional credit card.⁹

- 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 \$6.35 (individual) or \$9.55 (family) plus taxes for Securizone or \$7.95 (individual) or \$11.95 (family) plus taxes for Securizone 360. That's a 20% discount on your plan. 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 \$7.95 (individual) or \$11.95 (family) plus taxes for Securizone or \$9.95 (individual) or \$14.95 (family) plus taxes for Securizone 360 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 January 22, 2024:

	AVERAGE BALANCE	
	\$500	\$3,000
Typical Personal Flex Line*	\$4.60	\$27.62
Prime rate + 0.75% (7.95%)	\$3.27	\$19.60

Note that the Prime rate can change. For more information on the current rate, please visit nbc.ca/primerate.

*Example based on a Personal Flex Line between \$5,000 and \$24,999 (base rate + 4.00%). Rates are adjusted according to your personal file and the authorized credit limit.

- 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 Full-time employees and retirees receiving benefits from one of the following Canadian employers are eligible: federal, provincial or municipal public service (including ministries and organisms) and Crown and paramunicipal corporations.
- 9 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.
- 10 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.

- 11 Transfer of funds you make between your deposit accounts at the bank.
- 12 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.
- 13 Transfer of funds you make from your deposit account at the bank to another person's deposit account at the bank.
- TM NATIONAL BANK ALL-IN-ONE BANKING is a trademark of National Bank of Canada.
- TM SECURIZONE 360 is a trademark of National Bank of Canada used under licence by NBC Assistance Inc.
- ® *INTERAC* and *INTERAC* e-TRANSFER are trademarks of Interac Corp. Used under licence.
- ® MASTERCARD, WORLD MASTERCARD, WORLD ELITE, MAESTRO and CIRRUS are registered trademarks of Mastercard International Inc. Authorized user: National Bank of Canada.
- ® NYCE is a registered trademark of NYCE Corporation.
- ® PERSONAL FLEX LINE, SECURIZONE, NATIONAL BANK and the NATIONAL BANK logo are registered trademarks of National Bank of Canada.
- ® 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/public-service

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

1-866-444-1379



32199-002 (2024/01)

© National Bank of Canada, 2024. All rights reserved. Any reproduction, in whole or in part, is strictly prohibited without the prior written consent of National Bank of Canada.

