



Advisor Banking Services

Offer for teachers

Primary, secondary,
CEGEP, university,
vocational training
and full-time lecturer.

Advantages for teachers

This banking offer includes:

- › Three CDN\$ or US\$ bank accounts¹ with no service fees on transactions included in the offer with an eligible Mastercard.
- › An unlimited number of several types of transactions.
- › A National Bank Platinum, World Mastercard[®] or World Elite[®] Mastercard^{®.2} at the regular annual fee.
- › Unlimited access to the following included assistance services:
 - Legal assistance (private and professional matters): **nbc.ca/legal-assistance**.
 - A special rate of 50% on SECURIZONE^{®.3} fraud and identity theft assistance program: **nbc.ca/securizone-assistance**.

Receive advantages for the following financing solutions⁴:

- › 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.

Eligibility requirements

To be eligible for this banking offer, you must:

- › Have a transactional bank account and a credit card eligible for the offer⁷.
- › Provide proof of your professional status.

Your spouse can enjoy the personal banking advantages of the offer by signing up for the additional Mastercard⁸.

Teachers

	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) 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
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> [®] , <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
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 credit¹³ with an attractive interest rate (prime rate⁵ + 0.75%, no monthly management fees per account)¹⁴. Consult nbc.ca/primerate for the current rate in effect.
- › A National Bank Platinum Mastercard^{®.15} with no annual fee for the first three years. After that period, the regular annual fee of \$89¹⁶ will apply. The regular annual interest rates on the card are 20.99% for purchases and 22.49% for balance transfers and cash advances¹⁷.
- › Unlimited access to the following included assistance services:
 - Legal assistance (private and professional matters): nbc.ca/legal-assistance.
 - A special rate of 50% on SECURIZONE^{®.3} fraud and identity theft assistance program: 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 replying to a letter from National Bank. Proof of status as a full-time student will be requested.
- › Have a transactional bank account and a credit card eligible for the offer¹⁸.

- 1 Bank account with chequing privileges. Certain services, such as passbook and paper statements, are not included. Please contact your banking advisor for more details.
- 2 This card is subject to credit approval by National Bank of Canada. Certain conditions apply.
- 3 Special monthly fees of \$2.95 (individual) or \$4.45 (family) plus tax for SECURIZONE 2.0 or \$4.95 (individual) or \$7.50 (family) plus tax for SECURIZONE Alert. The special rates for the National Bank exclusive offer will be in effect as long as you benefit from the exclusive offer. If you no longer benefit from the exclusive offer, the regular monthly fees of \$5.95 (individual) or \$8.95 (family) plus tax for SECURIZONE 2.0 or \$9.95 (individual) or \$14.95 (family) plus tax for SECURIZONE Alert will apply. NBC Assistance Inc. reserves the right to terminate or modify at any time the offer of the SECURIZONE Assistance Program reserved for clients benefiting from the National Bank exclusive offer by sending you a 30-day notice. You are entitled to cancel the program with no penalty if you do not agree to the modifications.
- 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 + 0.75% (3.20%)	\$1.32	\$7.89

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 discounts and other advantages offered in the 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 all details about transactions in foreign currencies, please refer to the *Contract governing personal deposit and investment accounts*. Please contact your banking advisor for more details. 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. Please contact your banking advisor for more details.
- 12 Transfer of funds you make from your deposit account at the bank to another person's deposit account at the bank.

- 13 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.
- 14 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 + 0.75% (3.70%)	\$1.32	\$7.89

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

- 15 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%	\$9.25	\$55.46

- 16 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.
- 17 Balance transfers and cash advances are subject to credit approval by National Bank. Each amount transferred cannot be less than \$250.
- 18 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.

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

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