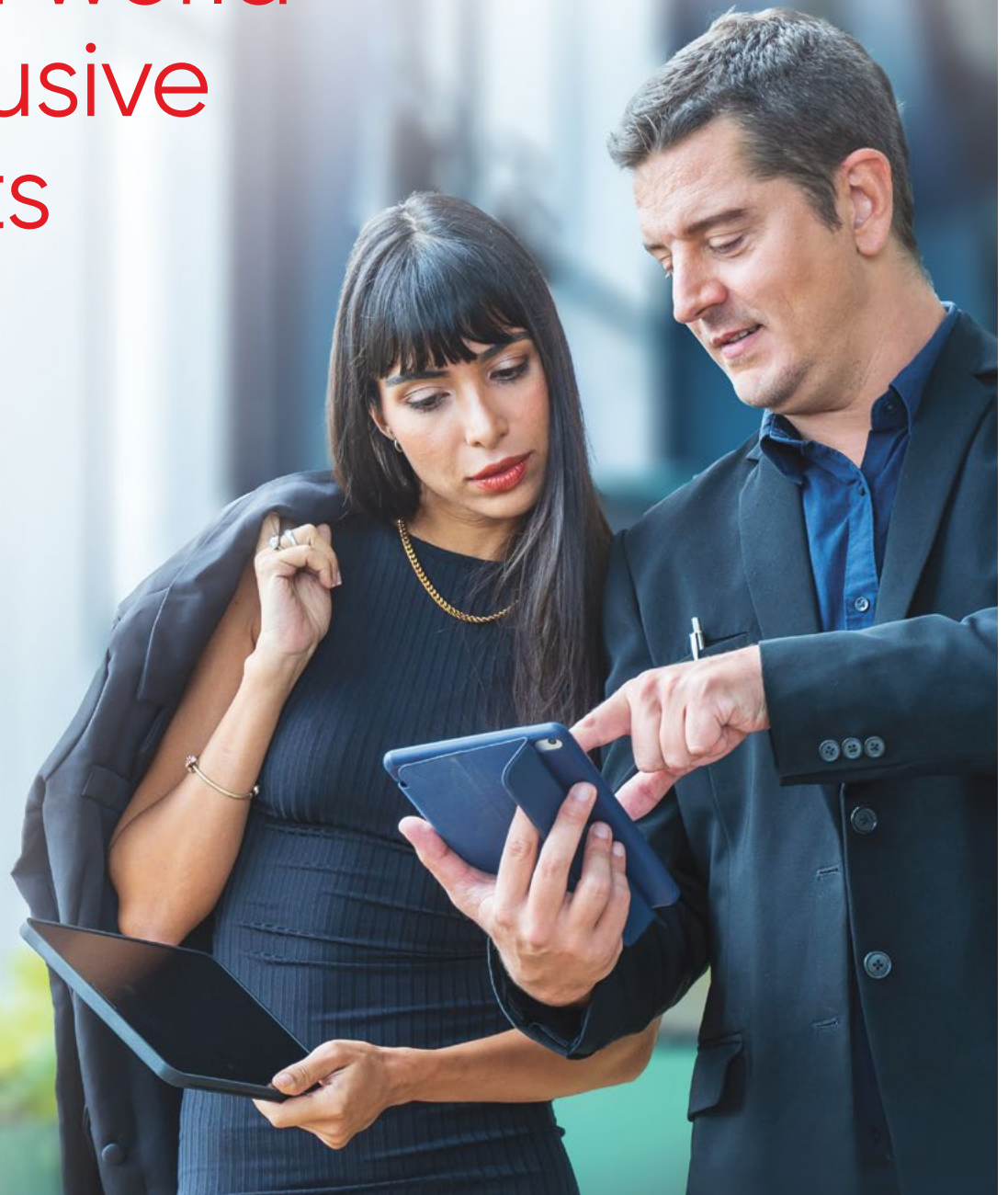


Wealth Management Banking Offer
Advisor Banking Services – National Bank Independent Network Clients

Enjoy a world
of exclusive
benefits



Your banking offer

The Wealth Management banking offer includes:¹

- › Three CDN\$ or US\$ bank accounts² 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 Mastercard®, World Mastercard® or World Elite® Mastercard®³ with savings on annual fees.
- › **Individual and unlimited access** to the following included assistance services:^{*}
 - A virtual healthcare solution (telemedicine): nbc.ca/virtual-clinic
 - Legal assistance (private and professional matters):⁴ nbc.ca/legal-assistance
- › A special rate of 20% off the Securizone®⁵ 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:⁶

- › The Personal Flex Line® (a line of credit).
- › The National Bank All-In-One Banking™ (a home equity line of credit).
- › 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
- › Have a minimum of \$250,000 in assets under management at National Bank Independent Network – Wealth Management.

Your spouse can enjoy the personal banking advantages of the offer by having a transactional bank account and signing up for the additional credit card.⁸

^{*}The content of the programs and conditions described is subject to change.

	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 banking machines: ¹⁰ withdrawal, transfer ¹¹ and withdrawal for one bill payment	✓	Transfer ¹¹
Transactions at National Bank branches: withdrawal, transfer ¹¹ and withdrawal for a bill payment	✓	✓
Transactions via our online banking services (including our call centre): transfer, ¹¹ transfer to another person, ¹² <i>Interac</i> e-Transfer® and withdrawal for a bill payment	✓	Transfer ¹¹
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 and a refund of \$3 per transaction 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	✓	✓

Our World Elite Mastercard prestige credit card

The World Elite Mastercard offers you the benefits of a travel credit card and more: competitive insurance coverage and enhanced rewards. The card is offered to you with no annual fee, in accordance with your enrolment in the offer (the card's regular annual interest rates are 20.99% for purchases and 22.49% for balance transfers and cash advances).¹⁴

Eligibility criteria:

- › Primary cardholder's gross annual income: **\$80,000 and above** OR
- › Combined gross household income: **\$150,000 and above** OR
- › Investable assets of **\$400,000 and more**

A rewards program with accelerated point accumulation for certain purchase categories¹⁵

Earn up to 5 points when you make purchases in selected categories and redeem them for travel, brand-name merchandise, gift cards, savings on select banking products and charitable donations:

Earning points by selected purchase category	
Grocery and restaurant	Up to 5 points per dollar spent (conditions apply).*
Gas and electric vehicle charging ¹⁶	2 points per dollar spent
Recurring bill payments ¹⁷	2 points per dollar spent
À la carte Travel™ agency ¹⁸	2 points per dollar spent
Other purchase ¹⁹	1 point per dollar spent

Alternatively, you can sign up for the World Mastercard credit card in the banking offer. More details at nbc.ca/worldmastercard.

* The amount of points earned on grocery and restaurant purchases depends on the total gross monthly amount charged to the credit card account, regardless of the purchase category. You will earn 5 points for every dollar in eligible grocery and restaurant purchases until a total of \$2,500 in gross monthly purchases is charged to the account. After that, you will earn 2 points per dollar in eligible grocery and restaurant purchases. The total gross monthly amount is calculated based on your monthly billing period.



Travel without restrictions

You can redeem your points for travel discounts whenever you like. There are no restrictions and you choose the dates, flights, travel agency or airline. You can also apply your travel discounts on hotel accommodations, car rentals, packages, cruises, etc.

To obtain more information on the À la carte Rewards Plan®, visit the Travel section on myalacarterewards.bnc.ca.

Free access to the National Bank Lounge at Montreal-Trudeau International Airport²⁰

The lounge offers you and your guest a welcoming space for relaxation or your business needs: beverages, food, newspapers and magazines in a quiet atmosphere. Free Wi-Fi is also available. Located in the international concourse (excluding flights to Canada and the U.S.) between gates 52 and 53, the lounge is open 7 days a week (times subject to change). For more information, go to nbc.ca/lounge.

Comprehensive travel insurance program²¹

Enjoy complete peace of mind when you travel thanks to a travel insurance program offering emergency medical care outside your province of residence, together with flight cancellation, trip interruption, flight delay, lost luggage and vehicle rental coverage.

Refund of travel expenses up to \$150 per year*

With the World Elite Mastercard credit card, treat yourself to those little extras that make the best trips even better. A total amount of \$150 in travel refunds for each account is available for eligible expenses in the following categories:

- › Parking
- › Luggage
- › Seat selection
- › Airport lounge access
- › Airline ticket upgrades

*Certain conditions may apply. Only the primary cardholder of a National Bank World Elite Mastercard credit card in good standing may request a "Refund for travel expenses". The maximum refund of \$150 may be claimed from January 1 to December 31 of each year. A request for a refund must be made within 60 days of the date of purchase and must be accompanied by supporting documents. Travel expenses must be charged to the National Bank World Elite Mastercard credit card account. The maximum refund of \$150 is applicable per account. A refund that is not used in one year cannot be carried over to the next year. Apply online at myalacarterewards.bnc.ca or call 1-800-341-8083 (toll-free) to speak to an agent who will assist you with your refund request.

- 1 The National Bank Wealth Management Banking Offer is subject to approval by National Bank and is available to the clients of National Bank holding an NBI Private Wealth Management, the clients of National Bank Direct Brokerage (NBDB) and the clients of Wealth Management who are Canadian citizens or permanent residents and who have a National Bank World Mastercard or World Elite credit card and a National Bank CDN\$ Chequing Account. NBI Private Wealth Management is offered by National Bank Investments Inc. and distributed by National Bank Savings and Investments Inc., subsidiaries of National Bank of Canada.
- 2 Bank account with chequing privileges. Certain services, such as paper statements, are not included. Please contact your advisor for more details.
- 3 This card is subject to credit approval by National Bank of Canada. Certain conditions apply.
- 4 Excludes any questions about any commercial or criminal activity.
- 5 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.
- 6 Financing subject to credit approval by National Bank. Certain conditions apply.
- 7 Should the client close the eligible bank account, National Bank reserves the right to terminate, without notice, the savings and other benefits applicable to each of the products and services included in the banking offer. In the event that the client cancels their 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, the spouse of the primary cardholder is eligible for an additional Mastercard credit card.
- 9 Currency exchange charges apply. For details about transactions in foreign currencies, please refer to the *Deposit account agreement* and contact your advisor. 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 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 advisor for more details.
- 11 Transfer of funds you make between your deposit accounts at the bank.
- 12 Transfer of funds you make from your deposit account at the bank to another person's deposit account at the bank.
- 13 Refund of \$3 per transaction for a withdrawal made at an *Interac* or Cirrus ABM. Certain banking machine operators may charge additional fees for the use of their equipment. 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. National Bank will reimburse you a fixed amount of \$3 for each withdrawal made at an *Interac* or Cirrus ABM. This amount may not cover the full additional fee charged by the ABM operator. The currency conversion fee following a Cirrus withdrawal will be refunded using the 2.50% rate.
- 14 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

- 15 For more information, consult the À la carte Rewards Plan at myalacarterewards.bnc.ca.
 - 16 To earn 2 points per dollar spent, you must pay for your gasoline or electric charging at a gas station or selected big box stores. Some merchants may sell products or services that are the same or similar to those of eligible merchants or are separate merchants located on the same premises as eligible merchants but are classified by Mastercard in different categories. Purchases made at other merchants qualify for basic rewards points only.
 - 17 Recurring bill payments are payments made monthly or regularly that are automatically debited by the merchant from your National Bank World Elite Mastercard. Not all merchants offer recurring payments, and not all recurring payments are considered recurring bill payments. Therefore, some payments may not qualify for accelerated rewards points.
 - 18 To earn 2 points per dollar spent, you must pay for your eligible purchases through the À la carte Travel Agency section of our À la carte™ Rewards website.
 - 19 For example, if you spend \$400 per month on groceries, \$200 on gas, \$100 on recurring bills and \$150 on other purchases, the \$850 spent will earn you 2,750 points, broken down as follows: 2,000 points for grocery spending (since the total gross monthly amount is \$850, which is less than \$2,500), 400 points for gas expenses, 200 points for recurring bills and 150 points for other purchases.
 - 20 Presentation of a physical credit card and boarding pass is required to access the lounge. The National Bank Lounge is accessible to cardholders traveling on international flights only (excluding flights to Canada and the United States). Time spent in the lounge cannot exceed three (3) hours.
 - 21 This coverage applies to purchases and rentals made using the card, except out-of-province emergency medical care insurance for which it is not necessary to charge the travel arrangements to the card. Some conditions and restrictions apply. For more information, please refer to the Insurance Certificate at nbc.ca/worldelitemastercard. 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.
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- TM À LA CARTE REWARDS is a trademark of National Bank of Canada.
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❖ Should you have any questions,
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Wealth Management Banking Offer
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