

The latitude
you need
to travel

PLATINUM
MASTERCARD®
CREDIT CARD

Cardholder's Guide



Spoil Yourself

- › À la carte Rewards Plan®4

Rest Assured with Extensive Protection

- › Purchase Protection6
- › Vehicle Rental Insurance.....6
- › Travel Insurance.....7
- › Assistance Services8
- › Mastercard Global Service9

Advantages That Make a Difference

- › Optional Travel Insurance..... 10
- › Additional Cards 10
- › Balance Transfers 10
- › Automated Services 11
- › Cash Advances 11
- › Preauthorized Debit 11
- › Zero Liability..... 11
- › Mastercard ID Check™ 12
- › Optional Overdraft Protection 12
- › Automatic Bill Payments..... 12

Important Telephone Numbers 13

Spoil Yourself



À LA CARTE REWARDS PLAN

With the Platinum Mastercard credit card, you automatically earn rewards points that you can exchange for rewards:

- › **Earn up to 2 points when you make purchases in certain select categories.***

The total rewards points earned appears on your monthly statement. You can exchange these points for trips, brand-name merchandise and gift cards. Why not treat yourself to an espresso machine, or take advantage of a discount on your next trip.

The points accumulated will be posted to your account once a month, provided your account is in good standing¹ on the statement date.

The freedom to travel without restrictions

The Platinum Mastercard credit card allows you to travel where and when you want, with no restrictions. You choose the destination, the means of transportation, the transporter, travel dates, travel agency or airline. Charge your trip to your Platinum Mastercard credit card and redeem your points for a travel discount on myalacarterewards.ca within 60 days of your purchase. Apply your travel discounts however you wish: airline ticket, car rental, hotel, cruise, etc.

* Go to myalacarterewards.ca for information on the rewards associated with your card.

Enjoy even more with the À la carte Travel™ online agency

By booking your trip through the À la carte Travel online agency, you will reap additional advantages:

- › Reduce the cost of your package or airfare by paying a part or all of your purchase with rewards points;
- › Access all the products and services typically offered by well-known travel agencies and tour operators;
- › Benefit from a more generous point exchange grid by booking through the agency.

Book your trip online by visiting the *Travel* section on myalacarterewards.ca. You can also contact our experts² to obtain advice by calling **1-800-561-3653**.

Choose

The À la carte Rewards Boutique offers a vast selection of rewards, including brand-name merchandise and gift cards. Browse at myalacarterewards.ca.

Reward yourself

Simply visit myalacarterewards.ca to order a travel discount or other reward, to obtain the balance of your rewards points or for more information.

Register now at myalacarterewards.nbc.ca.

Rest Assured with Extensive Protection

Your Platinum Mastercard credit card comes with an extensive range of reassuring protection and assistance services, described briefly for you at right.

Protections described in this section apply as long as the purchases or expenses covered by said protections are charged to the Platinum Mastercard credit card. Only the Out-of-Province-of-Residence Emergency Medical Care Insurance applies without requiring that the trip be charged to the card. **Note that certain conditions and restrictions apply. Please consult the Insurance Certificate 713705-6 and Assistance Program, available online, for complete details.**³

PURCHASE PROTECTION

Purchase Insurance

Most new personal items purchased with your card is protected against theft or breakage for 180 days following the date of purchase. Depending on the circumstances, items may be replaced, reimbursed or repaired.

Extended Warranty

You're covered by an extended warranty protection that triples the manufacturer's coverage, where applicable, up to two additional years, on most new items purchased with your card, in Canada or abroad, so long as the manufacturer's warranty exists and is valid in Canada.

Mobile Device Insurance

This coverage repairs or replaces mobile devices in the event of breakage, loss or theft up to a maximum of \$1,000.

To be covered, the device must have been fully paid with the credit card or financed by a plan whose monthly payments are made on the card.

VEHICLE RENTAL INSURANCE

Take to the road with peace of mind with insurance that protects you in the event of an unfortunate incident. You benefit from complete coverage in case of an accident, or damage caused to a vehicle rented with your card for a period of 48 days or less, up to \$65,000.

TRAVEL INSURANCE

Out-of-Province-of-Residence Emergency Medical Care Insurance

You benefit from insurance that covers medical emergencies outside your province of residence. This includes, among others: hospital fees, doctors' bills, medical equipment, a private registered nurse, laboratory tests, emergency prescription medication, accident-related dental treatment, ambulatory services (including air ambulance), emergency return flight to Canada when needed for medical reasons, emergency return of a vehicle, subsistence allowance, repatriation services and medical follow-up in Canada

This insurance covers you, the **primary cardholder**, as well as your spouse and any dependent children travelling with you, up to a maximum of \$5,000,000 per person. The spouse who travels without the primary cardholder is covered only if he is also an authorized cardholder, in which case the dependent children who travel with him are also covered. This coverage does not apply to authorized users who are not the primary cardholder's spouse or dependent children.

Coverage for this insurance does not apply to trips that extend over and above 10 days for persons aged 75 and under. Persons aged 76 years or older are not covered.

If the length of the trip surpasses a period of 10 days, you will not be covered. We strongly recommend that you sign up for optional travel insurance (see page 10 for details).

Should an accident or illness require hospitalization outside your province of residence, call our assistance services before undertaking any expenses.

Trip Cancellation Insurance

You, your spouse and your children travelling with you will be covered if ever an unforeseeable event prevents or delays your trip, up to a maximum of \$1,000 per person. This amount includes up to \$500 per insured person per trip for living expenses.

Travel Interruption Insurance

You, your spouse and your children travelling with you will be covered if an unforeseeable event causes an interruption in your travel after your departure, up to a maximum of \$1,500 per person. This amount includes up to \$1,500 per insured person per trip for living expenses (delay of more than six (6) hours).

Flight Departure Delay Insurance

This insurance covers each insured person (you, your spouse and any dependent children travelling with you) up to \$500 for any flight departure delay of more than 4 hours.

Baggage Insurance

Your baggage as well as that of your spouse and children travelling with you is covered against loss, damage or theft, up to a maximum of \$1,000 per person. This insurance also provides for a maximum of \$500 in coverage, per insured person, in case your checked luggage is delayed for more than 6 hours.

ASSISTANCE SERVICES

Medical and General Assistance

In the event of an accident or sudden illness, wherever you are in the world, you can obtain at all times:

- › all the assistance required in case your identification papers are lost or stolen;
- › the name, address and phone number of the hospital;
- › the assistance required to coordinate the return of your dependent children if you are hospitalized (costs to be charged to the Platinum Mastercard cardholder);
- › information on embassies and consulates as well as information on visas and vaccines before your departure;
- › information on the steps to take to submit a claim to your provincial health insurance board;
- › interpretation services for emergency telephone calls;
- › handling of formalities following a death;

- › help to locate or replace baggage that is lost or stolen (up to the available credit on the account);
- › in case of an emergency while abroad, wire transfers of up to \$5,000 in funds charged to your Platinum Mastercard credit card (subject to credit availability);
- › assistance with replacing tickets or other indispensable travel documents that have been lost or stolen while travelling.

Legal Assistance

Should you face legal problems while outside your province of residence, you can receive:

- › a referral to a local legal advisor;
- › assistance in taking the necessary steps to obtain up to \$5,000 to settle a bail bond or legal fees.

MASTERCARD GLOBAL SERVICE

Should you lose or have your Platinum Mastercard credit card stolen when travelling, rest assured that you can speak to an advisor who can help you to:

- › report a lost or stolen card;
- › receive a temporary card;
- › get cash advances in a matter of hours, almost anywhere in the world.

You'll find the toll-free number for this convenient service online, at your hotel or in the local telephone directory under "Mastercard Global Service".

Advantages That Make a Difference

Your Platinum Mastercard credit card comes with a selection of practical benefits that make all the difference.

OPTIONAL TRAVEL INSURANCE

This coverage, included with your Platinum Mastercard card, replaces Out-of-Province-of-Residence Emergency Medical Care Insurance in the following circumstances:

- › the length of the trip exceeds the period of coverage offered by Out-of-Province-of-Residence Emergency Medical Care Insurance
- › the individual is 76 or over.

As well, if coverage provided by Trip Cancellation or Interruption is insufficient, this optional insurance will cover the difference.

For information about costs and to sign up for this optional insurance, call one of the following numbers:

- › in Canada: **1-877-871-7500**;
- › Montreal area: **514-871-7500**.

ADDITIONAL CARDS

You can have up to three additional Platinum Mastercard credit cards for your spouse or anyone else. Moreover, the rewards points earned with these cards are added to yours. Annual fees may apply for each additional card issued. For the fees in effect, go to **nbc.ca/mastercard**.

BALANCE TRANSFERS⁴

Make managing your finances that much easier by transferring credit card balances from other financial institutions or department stores to your Platinum Mastercard credit card. To transfer a balance from another card and find out more about applicable conditions, simply call **1-888-969-2273** or **514-394-1427**.

AUTOMATED SERVICES

Your Platinum Mastercard credit card has a personal identification number (PIN) that enables you to access your National Bank bank accounts at any time using ATMs in the *Interac*[®] and *Cirrus*[®] networks.

CASH ADVANCES⁴

With your Platinum Mastercard credit card, you have access to cash advances at all times, from any National Bank, *Interac* and Mastercard Cirrus ATM in the world.

PREAUTHORIZED DEBIT

With preauthorized debit, your Platinum Mastercard credit card payments are automatically withdrawn from your National Bank or other account. Preauthorized payments are simplicity itself – no more having to go out of your way to make a payment. It's always done automatically for you, using the reimbursement option you've selected, so you can enjoy complete peace of mind.

To register for this service, simply complete the form available at any National Bank branch or call the Customer Contact Centre at **1-888-969-2273** or **514-394-1427**.

ZERO LIABILITY

In the event of unauthorized use of your card, you're protected by Zero Liability for all purchases made with your card in store, online and over the phone. Certain conditions apply. Visit **mastercard.ca** for more information.

MASTERCARD ID CHECK

Mastercard ID Check is a secure code that protects you against fraud when making online purchases. It's a single-use number sent by email or text, depending on your preference. It confirms that it's really you making the purchase.

OPTIONAL OVERDRAFT PROTECTION

By simply linking your current National Bank accounts to your Mastercard, you can activate overdraft protection for your card. Just call **1-800-901-0172** to get started.

AUTOMATIC BILL PAYMENTS

By using your Mastercard for automatic bill payments, you'll not only avoid late payments for monthly bills like phone and cable services, you'll also eliminate the monthly hassle of managing your bill payments.

- 1 Your account is in good standing when you comply with the obligations of your cardholder agreement (e.g., making your minimum payment by the due date).
- 2 Fees apply if you book your trip by phone.
- 3 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.
- 4 Subject to the Agreement governing the use of the Mastercard credit card issued by National Bank of Canada.

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Important telephone numbers

à la carte Rewards Centre

- › In Canada or the U.S. 1-800-341-8083
- › Montreal area or collect from outside Canada..... 514-847-8280
- › Website..... myalacarterewards.ca

24-hour Customer Service

- › In Canada or the U.S. 1-888-969-2273
- › Montreal area or collect from outside Canada..... 514-394-1427
- › Fax 514-394-4018

Reporting a Lost or Stolen Card

- › In Canada or the U.S. 1-800-361-0070
- › Montreal area or collect from outside Canada..... 514-281-3159

Insurance

For any claim request or for assistance

- › In Canada or the U.S. 1-888-235-2645
- › Elsewhere in the world 514-286-8345

Purchasing optional travel insurance

- › In Canada or the U.S. 1-877-871-7500
- › Montreal area 514-871-7500

Website nbc.ca/creditcard

For more information,
contact us at:

1-888-969-2273
514-394-1427

29288-002 (2022/09)

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