

Be part of
the elite
anywhere
in the world

WORLD ELITE®
MASTERCARD®
CREDIT CARD

Cardholder's guide



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Welcome to World Elite Mastercard's privileges

Your World Elite Mastercard credit card offers you all the benefits of a travel card, and more: a competitive protection program and an enhanced rewards plan.

You now belong to the select group of National Bank World Elite Mastercard cardholders.

The À la carte Rewards Plan[®]

TREAT YOURSELF FASTER!

The World Elite Mastercard credit card allows you to accumulate points at an accelerated pace. You'll earn up to 5 points when you make purchases in certain select categories.¹

Points earned per select purchase category	
Grocery store and restaurant ²	Up to 5 points per dollar spent, according to applicable conditions*
Gas and electric vehicle charging ³	2 points per dollar spent
Recurring bill payments ⁴	2 points per dollar spent
À la carte Travel ^{TM, 5}	2 points per dollar spent
Other purchases ⁶	1 point per dollar spent

* 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.

The points accumulated will be posted to your account once a month, provided your account is in good standing⁷ on the statement date.

Redeem your rewards points for a wide range of rewards

- › Travel
- › Brand-name merchandise
- › Gift cards

To redeem your points for a reward, obtain the balance of your rewards points or for more information, visit myalacarterewards.nbc.ca. Ordering online is the simple, user-friendly and safe way to order your rewards.

Register now at myalacarterewards.nbc.ca.

TRAVEL YOUR WAY, WITH NO RESTRICTIONS

The World Elite 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 World Elite Mastercard credit card and redeem your points for a travel discount by visiting the **Travel** section on **myalacarterewards.nbc.ca** within 60 days of your purchase. Apply your travel discounts however you wish: airline ticket, car rental, hotel, cruise, etc.

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.nbc.ca**. You can also contact our experts⁸ to obtain advice by calling **1-800-561-3653**.

Travel expense reimbursements⁹

With the World Elite Mastercard credit card, treat yourself to those little extras that make the best trips even better. For each 12-month period, you could obtain, per account, a total amount of \$150 in reimbursements for eligible travel expenses in the following categories:

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

TO REQUEST A REIMBURSEMENT

Online

- 1- Log on to **myalacarterewards.nbc.ca**. If you don't have an online profile, click on "Sign in" to create one.
- 2- Once logged on, click on "Travel fees."
- 3- Complete the reimbursement request form.

By phone

Call customer service at **1-800-341-8083** (toll-free) to have an agent assist you with your travel fee reimbursement request.

You will be reimbursed once your request has been approved. You must submit your reimbursement request within 60 days after your purchase. The reimbursements will be made directly to your World Elite Mastercard credit card account. Please allow for up to 7 business days as of the date you submit your request for your reimbursement to be processed. National Bank reserves the right to ask for additional supporting documents for validation purposes (e.g., invoices). You must keep all receipts and supporting documents for a period of 12 months after the date you submit your reimbursement request.

Refer to Schedule C of your À la carte Rewards Plan for the conditions that apply to the travel expense reimbursements. This document is available online at myalacarterewards.nbc.ca in the *Plan rule* section.

Reassuring protection

TRAVEL INSURANCE

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

You benefit from insurance that covers medical emergencies outside your province of residence, including, among others: hospital fees, doctors' bills, emergency prescription medication, accident-related dental treatment, emergency return flight to Canada when needed for medical reasons, subsistence allowance and repatriation services to Canada.

This insurance covers you, the main 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.

Coverage for this insurance does not apply to trips that extend over and above the timeframes given below, based on the insured person's age:

Person aged	Maximum trip length
54 and under	60 days
55 to 64	31 days
65 to 75	15 days

If your trip exceeds this duration, the Emergency Medical Care Insurance will not apply. In such a case, we recommend you sign up for the optional travel insurance (see page 12 for complete details).

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

Certain conditions and restrictions apply. Refer to the Insurance Certificate 713705-3 and Assistance Program, available online, for complete details.¹⁰

Trip Cancellation Insurance

You, your spouse and any dependent children travelling with you will be covered if an unforeseeable event prevents or delays your trip, up to a maximum of \$2,500 per person. This amount includes up to \$500 per insured person per trip for living expenses.

Trip Interruption Insurance

You, your spouse and any dependent 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 \$5,000 per person. This amount includes up to \$3,000 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 for living expenses.

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.

Vehicle Rental Insurance

You benefit from complete coverage in case of accident or damage caused to a vehicle rented with your card for a period of 48 days or less, up to \$65,000.

PURCHASE PROTECTION

Purchase Insurance

Most new personal items purchased using your card are protected against theft and damage for 180 days following the date of purchase. Depending on circumstances, the item can be replaced, reimbursed or repaired.

Extended Warranty

The Extended Warranty triples the manufacturer's coverage, where applicable, for 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.

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 a hospital;
- › the assistance required to coordinate the return of your dependent children if you are hospitalized (costs to be charged to the World Elite Mastercard account);
- › 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 care plan;
- › interpretation services for emergency telephone calls;
- › handling of plateformes 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 credit card account (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 World Elite Mastercard credit card stolen when travelling, you will receive all the assistance you need to:

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

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

Advantages that make a difference

Your World Elite Mastercard credit card was designed to meet your needs.

OPTIONAL TRAVEL INSURANCE

This coverage can replace the 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 the Out-of-Province-of-Residence Emergency Medical Care Insurance;
- › the person is 76 or older.

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

For information about costs and to sign up for this optional insurance, call **1-877-871-7500** (toll-free) or **514-871-7500** (Montreal area).

ADDITIONAL CARDS

You can have up to three additional World Elite Mastercard credit cards issued. The rewards points earned with these cards will be added to yours. Annual fees apply for each additional card issued. For the fees in effect, go to **nbc.ca/mastercard**.

BALANCE TRANSFERS⁶

Transfer any balances you may have on credit cards from other financial institutions or department stores to your World Elite Mastercard credit card.

AUTOMATED SERVICES

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

CASH ADVANCES¹¹

Available at all times, anywhere in the world, through any National Bank, *Interac* or Mastercard Cirrus network ATM.

PREAUTHORIZED DEBIT

With preauthorized debit, your World Elite Mastercard credit card payments are automatically withdrawn from your National Bank or other account.

MASTERCARD'S 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

Simply by linking your current National Bank accounts to your World Elite Mastercard credit card, you can activate overdraft protection on your card. To do so, call **1-866-444-1379**, toll-free.

AUTOMATIC BILL PAYMENTS

By using your World Elite Mastercard credit card 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.

For more information on additional cards, balance transfers, preauthorized debit and automatic bill payments, dial **1-888-969-2273**, toll-free, or **514-394-1427**.

- 1 For more information, please read the À la carte Rewards Plan® on myalacarterewards.nbc.ca.
 - 2 Groceries and restaurants: 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.
 - 3 Gas and electric vehicle charging: To earn 2 points per dollar in purchases, you will need to purchase gas or an electrical vehicle charge from a service station or from certain big-box stores. Certain merchants may sell products and services that appear identical or similar to those sold by eligible merchants, or may be separate merchants located on the same premises as eligible merchants, but are classified in different categories by Mastercard. For purchases at other merchants, you will only earn regular rewards points.
 - 4 Recurring bill payments: Recurring bill payments are defined as monthly or regular payments automatically charged by a merchant to your National Bank World Elite Mastercard credit card. Not all merchants offer recurring bill payments, and not all recurring payments are considered recurring bill payments. Certain payments therefore may not entitle you to earn more points.
 - 5 À la carte Travel: To earn 2 points per dollar in purchases, you must make your eligible purchases via the À la carte Travel Agency section of our À la carte Rewards™ site.
 - 6 Other purchases: For example, if each month you charge \$400 in groceries, \$200 in gas, \$100 in recurring bill payments and \$150 in other purchases to your card, your \$850 in purchases will earn you 2,750 points, as follows: 2,000 points for grocery purchases (since the total gross monthly amount is \$850, i.e., under \$2,500), 400 points for gas purchases, 200 points for recurring bill payments and 150 points for other purchases.
 - 7 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).
 - 8 Fees apply if you book your trip by phone.
 - 9 The maximum reimbursement of \$150 can be claimed from January 1 to December 31 of each year. Eligible expenses are parking, baggage fees, seat selection, airport lounge access and airline ticket upgrades. You must submit your reimbursement request within 60 days after your purchase. Travel fees must be charged to the National Bank World Elite Mastercard account. The maximum reimbursement of \$150 is applicable per account. A reimbursement that is not claimed one year cannot be carried forward to the following year. You can submit your request online at rewards.nbc.ca or by calling 1-800-341-8083 (toll-free) to have an agent assist you with your travel fee reimbursement request.
 - 10 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.
 - 11 Subject to the terms of 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.nbc.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

Travel expense

reimbursements 1-800-341-8083 (toll-free)

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
- › Elsewhere in the world 514-871-7500

Website nbc.ca/creditcard

For more information,
contact us at:

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



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