

# Fee Guide

## Fee Guide for Personal Banking Solutions

Effective April 22, 2024



Now more than ever, you're looking for banking solutions designed to meet your needs and expectations. At National Bank, we understand that. So we created this Fee Guide, a simple reference tool that outlines a competitive fee structure for our products and services, as well as a wealth of information to help you make the right choices. Some of the terms used in this guide are defined in the glossary at the end.

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# Banking Packages

Choose the banking package that best meets your needs. Estimating the number of banking transactions you carry out each month will help you find the package that's right for you.

	The Minimalist <sup>®,1</sup>	The Modest <sup>®</sup>	The Connected <sup>®</sup>	The Total <sup>®</sup>
Monthly fees	\$3.95	\$10.95	\$15.95	\$28.95
Transactions included <sup>2</sup>	12 transactions (including 2 branch transactions)	30 transactions	Unlimited transactions	Unlimited transactions (including branch transactions)
<b>At the branch</b>				
› Withdrawal, transfer, withdrawal for bill payment	2 transactions included	\$1.50/transaction	\$1.50/transaction	Included
› Bill payment service at the branch	\$2.00/bill	\$2.00/bill	\$2.00/bill	Included
<b>Electronic<sup>3</sup></b>				
› Withdrawal, transfer, <sup>4</sup> withdrawal for bill payment <sup>5</sup>	Included	Included	Included	Included
› Debit purchase	Included	Included	Included	Included
› Cheque, pre-authorized debit	Included	Included	Included	Included
Minimum daily balance to have flat monthly fees waived	n/a	\$3,000	\$4,500	\$6,000
Sending an <i>Interac</i> e-Transfer <sup>®,6</sup>	Free	Free	Free	Free
<b>Statement fees</b>				
› Online statement	Free	Free	Free	Free
› Paper statement	Free	\$2.50/month/account	\$2.50/month/account	Free
› Passbook	\$2.50/month/account	\$2.50/month/account	\$2.50/month/account	\$2.50/month/account
› List of transactions via ABM	Free	Free	Free	Free

1 The Minimalist package is offered with no flat monthly fee for seniors aged 65 and over upon presentation of eligibility for the Guaranteed Income Supplement and for beneficiaries (aged 18 and over) of a Registered Disability Savings Plan (RDSP) upon presentation of proof of eligibility for an RDSP.

2 When transactions are indicated as being included, they are included as long as the maximum number of transactions included in the package has not been reached. Any transaction over the maximum as well as any transaction or service that is not indicated in the table but for which our fee guide sets out fees will be charged based on the applicable pricing for your account or based on the general pricing set out in the "Breakdown of Service Charges" section.

3 Transactions carried out at our ABMs, a participating merchant, through our online banking services (including our call centre) or those related to certain operations in your account.

4 Includes transfers between accounts, transfers to another person, international transfers and *Interac* e-Transfers (in those last two situations, through our online banking services only).

5 Each bill paid at an ABM or through our online banking services counts as a transaction.

6 Fees apply to the *Interac* e-Transfer itself (see note 4 above) if you exceed the number of transactions included in your package or offer.

## Banking Packages (cont.)

	The Minimalist <sup>®,1</sup>	The Modest <sup>®</sup>	The Connected <sup>®</sup>	The Total <sup>®</sup>
<b>Discount on monthly fees</b>				
0–17 years old	(\$3.95)	(\$10.95)	(\$15.95)	(\$10.95)
18–24 years old	(\$3.95)	(\$10.95)	(\$15.95)	(\$15.95)
60 years and older	n/a	(\$5.00)	(\$5.00)	(\$5.00)
For the holder of a Platinum Mastercard <sup>®</sup> , World Mastercard <sup>®</sup> or World Elite <sup>®</sup> credit card <sup>2</sup>	n/a	n/a	(\$5.00)	(\$10.00)
<b>Other advantages</b>				
Cashback on the annual fees for a National Bank Mastercard <sup>®</sup> credit card, at enrolment <sup>3</sup>	n/a	n/a	Up to \$30.00 <sup>4</sup>	Up to \$150.00 <sup>4</sup>



### The Total – other advantages included

With The Total package, you enjoy these benefits:

- › Use of the *Interac*<sup>®</sup> and *Cirrus*<sup>®</sup> networks
- › Overdraft protection
- › Bank draft
- › Purchase or sale of paper money (in a foreign currency)
- › Stop payment
- › 100 personalized cheques (excluding shipping fees and taxes)
- › Integrated credit line<sup>5</sup>
- › Automatic transfer carried out by the bank at a specific date at your request

1 The Minimalist package is offered with no flat monthly fee for Seniors aged 65 and over upon presentation of eligibility for the Guaranteed Income Supplement and for beneficiaries (aged 18 and over) of a Registered Disability Savings Plan (RDSP) upon presentation of proof of eligibility for an RDSP.

2 We reserve the right to terminate, without notice, the discount applicable to your banking package if you do not hold eligible products. You must also keep your credit card account in good standing by adhering to the terms set out in the [Credit Card Agreement](#). This discount cannot be combined with a Banking Offer. In the event you close your eligible credit card account, or don't keep your eligible banking package or credit card account in good standing, we will charge you for the total amount of the applicable fixed monthly fees without the discount. The applicable monthly fees can be found on page 2 of this Fee Guide.

3 The cashback on the annual fees for a National Bank Mastercard credit card can only be applied one time, at enrolment.

4 When transactions are indicated as being included, they are included as long as the maximum number of transactions included in the package has not been reached. Any transaction over the maximum as well as any transaction or service that is not indicated in the table but for which our fee guide sets out fees will be charged based on the applicable pricing for your account or based on the general pricing set out in the "Breakdown of Service Charges" section.

5 This line of credit is subject to credit approval by the bank. This package does not waive interest charges on the line of credit.

# Banking Offers

Find the solution that's right for you.

## Offer for newcomers<sup>1</sup>

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### Monthly fees before the discount (conditions apply)

› Years 1 to 3	\$0/month
› Year 4 and following	\$15.95/month

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### Applicable conditions to open a zero-monthly-fee account

- › Be in Canada
- › Year 1: zero monthly fees
- › Years 2 and 3: zero monthly fees on the condition you:
  - sign up for online statements;
  - apply for and activate an eligible National Bank Mastercard personal credit card; and
  - set up salary deposits or make at least two electronic bill payments per month.

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### Monthly fees without the discount

› Year 1	\$0/month
› Year 2	\$7.98/month
› Year 3	\$11.96/month
› Year 4 and following	\$15.95/month

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Transactions included	Unlimited electronic transactions
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### Branch transactions

› Year 1	Free
› Year 2 and following	\$1.50/transaction

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Bill payment service at the branch	\$2.00/bill
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### Other services

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Online statement	Free
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### Paper statement

› Year 1	Free
› Year 2 and following	\$2.50/month/account

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### Personalized cheques

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› First order of 100 personalized cheques (excluding shipping fees and taxes)	Included
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<sup>1</sup> To benefit from this offer, the newcomer must sign up no later than 60 months after arriving in Canada.

# Banking Offers (cont.)

## Offer for professionals and students

	Professionals	Students
Eligibility requirements	<ul style="list-style-type: none"> <li>› Practice an eligible profession or have an employer eligible for the offer</li> <li>› Have a transactional bank account and a National Bank personal credit card eligible for the offer</li> </ul>	<ul style="list-style-type: none"> <li>› Be a full-time student in Canada</li> <li>› Be in a study program eligible for the offer</li> </ul>
Advantages	› Bank accounts with an unlimited number of several types of transactions	› A bank account with an unlimited number of several types of transactions
	› Unlimited access to assistance services	› Unlimited access to assistance services
	› Attractive interest rates on the Personal Flex Line® and the National Bank All-In-One Banking™	› A student line of credit with an attractive interest rate
	<a href="#">Eligible professions, employment sectors<sup>1</sup></a>	<a href="#">Eligible fields of study<sup>2</sup></a>

<sup>1</sup> [nbc.ca/professionals](http://nbc.ca/professionals)

<sup>2</sup> [nbc.ca/students](http://nbc.ca/students)

# Deposit Account

	Chequing Account	Progress Account™ in US\$	High Interest Savings Account*
We offer a number of deposit account options to meet your needs.	For everyday banking	Combine the advantages of a Savings Account and a Chequing Account.	To help you save more, interest on the High Interest Savings Account is calculated as of the first dollar deposited.
Currency	CA\$	US\$	CA\$
Payment of interest credit <sup>1</sup>	No	<u>Yes</u>	<u>Yes</u>
Determination of interest credit	n/a	Progressive rate based on account balance tiers. Interest is paid monthly. <sup>1</sup>	Interest calculated on the daily closing balance and paid monthly. <sup>1</sup>
Eligible for a banking package or offer	Yes	Yes	No
<b>Transaction fees</b>			
At the branch			
› Withdrawal,* transfer*	\$1.50	Free	\$5.00
› Withdrawal for bill payment*	\$1.50	Free	\$5.00
› Bill payment service	\$2.00/bill	\$2.00/bill	\$2.00/bill
Electronic			
› Debit purchase	\$1.25	\$1.25	\$5.00
› Transfer between accounts*	\$1.25	\$1.25	Free
› Withdrawal,* transfer to another person,* international transfer* and <i>Interac</i> e-Transfer*	\$1.25	\$1.25	\$5.00
› Sending an <i>Interac</i> e-Transfer	\$1.25	\$1.25	\$1.25
› Cheque,* pre-authorized debit*	\$1.25	\$1.25	\$5.00

\* The High Interest Savings Account allows one free transaction per month among the transactions listed with an asterisk.

<sup>1</sup> <https://www.nbc.ca/rates/bank-account-rates.html>

## Deposit Account (cont.)

	Chequing Account	Progress Account™ in US\$	High Interest Savings Account
<b>Other services</b>			
Online statement	Free	Free	Free
Paper statement, passbook	\$2.50/month/account	\$2.50/month/account	\$2.50/month/account
Automatic transfer carried out by the bank at a specific date at your request	\$1.50	\$1.50	\$1.50

### Additional information

- › The Progress Account in US\$ is not accessible through through ABMs, terminals at participating merchants or our online banking services (except in the last case, to view your transactions).
- › The High Interest Savings Account does not offer the option to write cheques.

## Line of Credit Account

Lines of credit are subject to credit approval by the bank. The interest rates payable on advances and if the credit limit is exceeded are stated in the credit agreement you enter into when setting up the line of credit.

The RRSP Line of Credit enables you to finance your RRSP contributions year-round by making it easy for you to include your retirement savings goals in your budget.

	Personal Flex Line (\$5,000 and over) and Student Line of Credit	RRSP Line of Credit (\$5,000 and over)	National Bank All-In-One Banking
Eligible for a banking package or offer	Yes	Yes	Fixed monthly transaction fees for each account related to the All-In-One: \$7.00/month/account

### Transaction fees

#### At the branch

› Withdrawal	Free	n/a	\$1.50
› Transfer between accounts	Free <sup>1</sup>	Free	\$1.50
› Bill payment	Free	n/a	\$1.50
› Bill payment service	\$2.00/bill	n/a	\$2.00/bill

<sup>1</sup> These transfers will be charged if the number of transactions allowed under the offer or package is exceeded: \$1.50 per transfer at one of our branches and \$1.25 per transfer using an ABM or online banking services.

Note: Transactions involving paper items (cheques) or paper money shall not be processed.

## Line of Credit Account (cont.)

	Personal Flex Line (\$5,000 and over) and Student Line of Credit	RRSP Line of Credit (\$5,000 and over)	National Bank All-In-One Banking
<b>Electronic</b>			
› Debit purchase	\$1.25	n/a	Included
› Withdrawal, transfer to another person, international transfer, <i>Interac e-Transfer</i>	\$1.25	n/a	Included
› Transfer between accounts	Free <sup>1</sup>	Free to invest in an RRSP at National Bank or one of its subsidiaries	Included
› Sending an <i>Interac e-Transfer</i>	\$1.25	n/a	Included
› Cheque	\$1.25	n/a	Included
› Pre-authorized debit	\$1.25	\$1.25 Free to invest in an RRSP at National Bank or one of its subsidiaries	Included
<b>Other services</b>			
Management fee	\$1.00/month	\$1.00/month	Included
Automatic transfer carried out by the bank at a specific date at your request	\$1.50	n/a	Included



### Tip!

By using your Personal Flex Line or Student Line of Credit as your day-to-day deposit account, you'll save on interest charges for advances. Plus, you can limit your service charges by opting for one of our flat-fee banking packages.

<sup>1</sup> These transfers will be charged if the number of transactions allowed under the offer or package is exceeded: \$1.50 per transfer at one of our branches and \$1.25 per transfer using an ABM or online banking services.

Note: Transactions involving paper items (cheques) or paper money shall not be processed.



# National Bank All-In-One Banking

The All-In-One Banking home equity line of credit, which includes an authorized credit limit, allows you to access financing and carry out banking transactions. Thanks to its competitive financing rate, you can reduce your expenses and benefit from lower fees on most of your transactions. All-In-One Banking is subject to credit approval by the bank. The interest rate payable on advances is stated in the credit agreement you enter into when setting up the line of credit.

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## Interest rates applicable on credit balances

- › Progressive rate based on account balance tiers. Interest is calculated at the end of each day on the applicable portion of the daily closing balance and is paid monthly. The interest rate in effect is displayed in branches, on [nbc.ca › Personal › Mortgage › See current rates](#), "Home equity line of credit" section, and can be obtained by contacting us.
- › No compensation is made between creditor and debtor accounts.

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## Structure

- › All-In-One Banking is a line of credit linked to one or more accounts so you can separate your needs (e.g., home financing, renovation project).

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## Flat monthly transaction fee for each account related to the All-In-One

- › Main account \$7.00/month
- › Additional accounts \$7.00/month/account

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## The flat monthly fee includes these transactions:

- › Debit card purchase
- › Cheque, pre-authorized debit
- › Withdrawal, transfer between accounts, transfer to another person, international transfer, *Interac* e-Transfer and withdrawal for one bill payment via ABM and our online banking services
- › Sending an *Interac* e-Transfer
- › Receiving an *Interac* e-Transfer
- › Automatic transfer carried out by the bank at a specific date at your request
- › List of transactions via ABM

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## Service charges (Branch transactions)

- › Withdrawal, transfer and withdrawal for bill payment \$1.50
  - › Bill payment service \$2.00/bill
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## Breakdown of Service Charges

Please note that some fees are subject to the federal goods and services tax (GST) and, if applicable, any other provincial tax.

### Interac e-Transfer

Receiving an <i>Interac</i> e-Transfer	Free
Sending an <i>Interac</i> e-Transfer (free with a banking package or offer)	\$1.25
Cancelling an <i>Interac</i> e-Transfer	\$3.50

### Automated Banking Machine

Fees for transactions carried out through an ABM network other than National Bank's (excluding Mastercard cash advances).

ABM network transaction fee	
› <i>Interac</i>	\$2.00/transaction
› Cirrus	\$5.00/transaction
› THE EXCHANGE	Free
List of ABM transactions (free with a banking package or offer or All-In-One Banking)	
› Fee per transaction	\$0.75
› Flat fee	\$1.00/month

### Draft<sup>1,2</sup>

#### Draft in CA\$

Draft in CA\$	CA \$9.00
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#### Draft in US\$

\$5,000.00 or less	US \$9.00
\$5,000.01 or more	US \$12.50

#### Draft in foreign currency

\$5,000.00 or less	CA \$9.00
\$5,000.01 or more	CA \$12.50

<sup>1</sup> Unless otherwise indicated, no transaction fees are added for the use of any of the services included in this section.

<sup>2</sup> Subject to National Bank requirements and standards. Branch withdrawal fees and correspondent fees may be added.

## Draft<sup>1,2</sup> (cont.)

### Refund or issuing of a duplicate of a draft<sup>3</sup>

\$99.99 or less	
› In CA\$	CA \$10.00
› In US\$	US \$10.00
› In another foreign currency	CA \$10.00
\$100.00 or more	
› In CA\$	CA \$10.00
› In US\$	US \$16.00
› In another foreign currency	CA \$25.00

## Cheque

### Cheques or pre-authorized debit

CA\$ or US\$ (depending on the account currency)

Manual processing fee per unencoded or unqualified cheque or item	\$5.00
Processing fee per cheque, item or payment instruction drawn on the account and returned or rejected due to insufficient funds	\$45.00
Pre-authorized debit from an account without chequing privileges	\$6.50
Item received by mail for deposit in an account	\$5.25

### Cheque in foreign currency cashed or deposited<sup>3</sup>

CA\$ or US\$ (depending on the account currency)

US\$ item into US\$ (no fee if the client has a US\$ account)	US \$7.00
US\$ item into CA\$	CA \$7.00
Foreign currency other than US\$ <sup>4</sup>	
› \$1,000.00 or less	\$11.00
› \$1,000.01 or more	\$13.00
Cheque in US\$ or any other currency drawn on a CA\$ account	\$20.00

1 Unless otherwise indicated, no transaction fees are added for the use of any of the services included in this section. The costs incurred by the correspondent are not included.

2 Subject to National Bank requirements and standards. Branch withdrawal fees and correspondent fees may be added.

3 Deposits in foreign currency are not accepted for the Personal Flex Line, Student Line of Credit or RRSP Line of Credit.

4 Certain conditions apply.

## Cheque (cont.)

### Miscellaneous fees

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#### Ordering cheques

The cost depends on the model selected and number of cheques ordered.

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Repurchase of American Express® Travelers Cheques purchased at National Bank of Canada	Free
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### Stop payment<sup>1</sup>

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With complete information	\$16.00
With partial information	\$30.00
Series of cheques or pre-authorized debit	\$30.00

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### Item subject to special collection procedures in Canada<sup>2</sup>

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#### Item in CA\$ sent to collection

› \$5,000.00 or less	\$7.50
› \$5,000.01 to \$20,000.00	\$15.00
› \$20,000.01 or more	0.10% of the item amount Incidental fees (mail, courier, etc.) may apply.
› Dishonoured item	\$5.00

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### Item subject to special collection procedures outside Canada<sup>3</sup>

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CA\$ or US\$ depending on  
the account currency

#### Express collection service

› Item in US\$ sent to collection drawn on an institution in the United States <sup>4</sup>	\$50.00
› Dishonoured item	\$100.00

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#### Item (all currencies) sent to collection

› Item sent to collection drawn on a foreign financial institution:	
– \$20,000.00 or less	\$50.00
– \$20,000.01 to \$100,000.00	0.25% of the item amount
– \$100,000.01 or more	\$250.00 (banking and incidental fees may apply)
› Dishonoured item	\$50.00
› Information requested from or by a correspondent	\$20.00/transmission

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<sup>1</sup> Only available for accounts with chequing privileges.

<sup>2</sup> Fees charged by the financial institution where the item was issued not included.

<sup>3</sup> Fees incurred by the correspondent not included. This service is not available in all countries, and the list may vary without notice.

<sup>4</sup> The item must meet certain criteria.

## Wire Transfer

### Incoming wire transfer from Canada or abroad<sup>1</sup>

CA\$ or US\$ depending on the account currency

Unlimited accounts and users

\$100.00 or less	\$5.00
\$100.01 to \$100,000.00	\$20.00
\$100,000.01 to \$1,000,000.00	\$20.00
\$1,000,000.01 or more	\$25.00

### Outgoing wire transfer to Canada or abroad<sup>1,2</sup>

CA\$ or US\$ depending on the account currency

Branch services

0.34% of the amount<sup>3</sup>  
(min. \$20.00 to max. \$70.00)  
(wire charges not included)

› Wire charges

– For Canada and the US	\$15.00
– For all other countries	\$20.00
– Tracing fee <sup>4</sup>	\$20.00

Online international transfers

(plus account withdrawal transaction fees, if applicable)

\$5.95

## Purchase or Sale of Foreign Currency Banknotes

### Client with a deposit account<sup>5</sup>

US\$	Free <sup>6</sup>
Other currency	\$3.00/transaction <sup>6</sup>

### Individuals without a deposit account

US\$	\$3.00/transaction
Other currency	\$5.00/transaction

<sup>1</sup> Certain bank correspondents may deduct additional fees from the payment amount.

<sup>2</sup> In US\$ if the transfer is in US\$.

<sup>3</sup> The service charges for wire transfers are calculated based on the amount of the wire transfer and then converted into the currency of the account (US\$ or CA\$).

<sup>4</sup> Additional research fees for certain correspondent banking may apply.

<sup>5</sup> Deposits in foreign currency are not accepted for the Personal Flex Line, Student Line of Credit, RRSP Line of Credit, Home Improvement Line of Credit or Superior Flex Line Program.

<sup>6</sup> This fee also applies to the purchase of banknotes through online banking services. Canada Post delivery fees are not included.

## Specific Funds Transfer

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Overdraft protection	
› Via funds transfer from another deposit account, from a margin account or from a National Bank Mastercard	\$5.00/day
Funds transfer request by mail or by telephone	\$6.50
Funds transfer for insufficient funds	\$5.00
› Via funds transfer from another account	
Funds transfer at the request of another financial institution when closing an account (including estate account)	\$16.00

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## Other Fees

### Dormant account<sup>1</sup>

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First notice after 1 year	\$20.00
Second notice after 2 years	\$30.00
No notice after 3 and 4 years	\$40.00
Third notice after 5 years	\$40.00
No notice after 6 and 7 years	\$50.00
No notice after 8 years	\$60.00
Fourth notice after 9 years and beyond	\$60.00

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### Bank confirmation

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Per confirmation	\$18.00
After 30 minutes	\$36.00/hour
Banking fees confirmation	\$12.00
Balance inquiry or transaction confirmation by phone with a representative	\$5.00

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### Overdraft

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Transaction that leads to or increases overdraft	
› For a cheque, pre-authorized debit, payment instruction, debit card purchase or ABM withdrawal with insufficient funds (plus interest)	\$5.00/transaction <sup>2</sup>

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<sup>1</sup> These fees will be refunded if you request it within 60 days of the billing date. If the account balance is equal to or less than the fee, we will take the balance and close your account.

<sup>2</sup> No overdraft fees will apply for the Personal Flex Line, Student Line of Credit, RRSP Line of Credit, integrated line of credit or any other authorized account overdraft. Note that for new applicants, authorized overdraft has been replaced by the integrated line of credit. As of July 7, 2024, no overdraft fees will apply for the All-In-One line of credit.

## Other Fees (cont.)

### Fees for administrative or legal proceedings

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Administration fees applicable to each payment, information request or disclosure resulting from administrative or legal proceedings instituted by a third party under applicable legislation (e.g., seizure, bankruptcy, support payments requirement for information)	\$10.00
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### Tracing and reproducing documents<sup>1</sup>

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Issuing a letter at your request	\$10.00/letter, plus tracing fee
Request for images of a cleared item through our call centre or at a branch (regardless of the transaction date)	\$5.00/item
Access to images of a cleared cheque through our online banking services	Free
Tracing or reproducing a document (other than cleared items in your account and statements of account)	
› Within 90 days of the transaction date	\$5.00/document
› 90 days or more after the transaction date	\$10.00/document \$20.00 min.
Copy of a previously issued statement of account	\$5.00
Additional copy of a line of credit account statement	\$3.25
List of recent transactions prior to the issuing of the monthly account statement	\$5.00

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### Fees for a safety deposit box<sup>2</sup>

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This service is no longer offered. It remains active for current holders only.

#### Annual fee

› 1 ½ in. x 5 in. x 24 in.	\$60.00
› 2 ½ in. x 5 in. x 24 in. and 3 ¼ in. x 5 in. x 24 in.	\$90.00
› 2 ½ in. x ¾ in. x 24 in. and 5 in. x 5 in. x 24 in.	\$120.00
› 5 in. x 10 ¾ in. x 24 in.	\$220.00
› 5 in. x 15 in. x 24 in.	\$240.00
› 10 in. x 10 ¾ in. x 24 in.	\$300.00

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#### Annual fee for a safety deposit box of another size

› First 180 cu. in.	\$0.24/cu. in.
› Additional inches	\$0.115/cu. in.

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#### New key

<i>If both keys are lost, fees will apply for the forced opening of the safety deposit box.</i>	\$15.00
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<sup>1</sup> Fees charged to you even if the request is from a third party.

<sup>2</sup> Taxes not included. The annual fee covers the period from January 1 to December 31 and is charged in January. A \$10.00 discount on the annual fee is offered to holders of The Total package.

## Other Fees (cont.)

### Registered plans

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These charges apply to National Bank of Canada, Natcan Trust Company and National Bank Trust Inc. plans available through our branch network.

#### Transfer to another financial institution

A transfer may apply to one or more certificates maturing on the same date.

› Guaranteed investment certificate	\$86.97 + taxes/transfer
› Progress or variable-rate account	\$86.97 + taxes/transfer
› Tax-free savings account (TFSA)	\$86.97 + taxes/transfer

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#### Partial or total withdrawal

A withdrawal may apply to one or more certificates.

*These charges also apply to the Lifelong Learning Plan (LLP) and the Home Buyers' Plan (HBP) if the loan is advanced by another financial institution. For Registered Retirement Income Funds (RRIFs) and Life Income Funds (LIFs), these charges apply to total withdrawals only.*

› Guaranteed investment certificate	\$86.97 + taxes/withdrawal
› Progress or variable-rate account	\$86.97 + taxes/withdrawal

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## Online Banking Services

For secure transactions, whenever you do your banking. Our online banking services are constantly evolving. Visit our website at [nbc.ca](http://nbc.ca) to learn more about the latest features.

### Online<sup>1</sup>

#### Services offered

- › Banking transactions: bill payment (withdrawal for one bill payment), transfer between accounts, transfer to another person, international transfer, *Interac* e-Transfer, cheque order, stop payment, etc.
- › Transaction history: balance inquiry for bank accounts, credit cards, loans and investments, list of banking transactions and bill payments
- › Online statement
- › Personal information update
- › Debit card limit management
- › Access to images of cleared cheques in your account
- › Access to a void cheque
- › Investments (National Bank Investments): mutual fund purchase or sale, transfer between funds, Systematic Investment Plan for National Bank Mutual Funds

### Mobile<sup>1</sup>

#### Services offered

- › Banking transactions: bill payment (withdrawal for one bill payment), transfer between accounts, transfer to another person and *Interac* e-Transfer
- › Transaction history: balance inquiry for bank accounts, credit cards, loans and list of banking transactions and bill payments
- › Debit card limit management

### Call centre<sup>1</sup>

#### Services offered

- › Account balance
- › Funds transfer
- › Bill payment
- › Transaction list

<sup>1</sup> Fees may apply.



## Account Handling

You can choose between an online statement or a statement by mail. Since May 4, 2015, passbooks are no longer offered. If you were issued a passbook before this date, you have the option of keeping it to periodically update your account entries.

The statement of account will consolidate all the information on any investment, RRSP, transaction and line of credit accounts for which you are the **primary holder** (except the Progress Account in US\$ and the tax-free savings account).

If you are a **joint holder** of a line of credit account, you will receive a separate statement of account addressed to all borrowers. You can also receive the statement of account and any cost of borrowing disclosure documents on an individual basis. To take advantage of the separate disclosure option, please schedule a meeting with a branch advisor or get in touch with our call centre at **514-394-5555** (Montreal area) or **1-888-835-6281**.

### Online statement of account

The contents of the online statement are the same as the statement by mail. If you choose to switch from statements by mail to the online statement, all eligible statements will be converted and will be available online.

If you have chosen to receive separate statements for your joint line of credit account, all co-borrowers must subscribe to the online statement to receive the online statement free of charge.

## Customer Satisfaction

### Complaint settlement

For more information on our complaint settlement process, visit [nbc.ca](http://nbc.ca). Go to the "About Us" section at the bottom of the page and select "Complaint settlement" or call **1-888-835-6281**.

### Information about the Bank Account Comparison Tool

The Financial Consumer Agency of Canada (FCAC) has a bank account comparison tool to help consumers compare bank accounts.

For more information, go to the "Bank Account Comparison Tool" section at [fcac-acfc.gc.ca](http://fcac-acfc.gc.ca).

### Notice of changes to fees listed in this Fee Guide

You will be informed of any fee changes:

- › At least 30 days before the effective date, by mail or electronically, if you have opted for this mode of communication.
- › At least 60 days prior to the effective date, by means of a notice displayed at our branches, points of service, automated banking machines and on our website at [nbc.ca](http://nbc.ca) or by means of a new notice or a new Fee Guide made available in branches or on our website at [nbc.ca](http://nbc.ca).

### Interest rates

Interest rates are posted in branches and on our website [nbc.ca](http://nbc.ca) and are subject to change without notice.

# Glossary

**Access to cheque images:** Access to cleared cheque images through our online banking services that offer this feature.

**Bill payment service:** Service for handling a bill when paid at the branch.

**Branch transactions:** Transactions carried out at our branches during normal business hours.

**Debit:** Withdrawal made from your account at either a National Bank counter, an ABM or a terminal at a participating merchant or through our online banking services.

**Debit card purchase:** Payment made using the bank debit card for the purchase of goods or services from a participating retailer by making a withdrawal directly from your account.

**Interac, Cirrus and THE EXCHANGE networks:** Your debit card gives you access to the *Interac*, Cirrus and THE EXCHANGE automated banking machine networks, enabling you to carry out various transactions in Canada and abroad, as applicable.

**Interac, NYCE® and Maestro® networks:** Your debit card gives you access to the *Interac*, NYCE and Maestro point-of-sale terminal networks, enabling you to carry out various direct payment transactions with participating merchants located in Canada and abroad, as applicable.

**Online banking services:** Banking services we offer that are accessible via a technological device.

**Pre-authorized debit:** Pre-authorized withdrawal by a participating merchant to whom you have granted permission to regularly or periodically withdraw an amount from your account. Pre-authorized debit enables the automatic payment of bills or other types of payments such as mortgage payments, insurance premiums, bill payments for public services and contributions.

**Prime rate:** Annual variable interest rate posted from time to time by the bank as a benchmark for setting the interest rate on demand loans in Canadian dollars granted by the bank in Canada.

**Transactions:** Transactions carried out at our ABMs, a participating merchant or through our online banking services (including our call centre) or those related to certain operations in your account.

**Transfer between accounts:** Transfer of funds you make between your deposit accounts held at the bank.

**Transfer to another person:** Transfer of funds you make from your deposit account at the bank to another person's deposit account held at the bank.



**Should you have any questions, do not hesitate to contact us.**

**514-394-5555** (Montreal area)

**1-888-835-6281** (toll-free)

**[nbc.ca](http://nbc.ca)**



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