

Access

your investment account

**anytime
anywhere**



FullAccess Service™



**NATIONAL
BANK
FINANCIAL**

67

202

650.75

2252.23

651.93

1955.71

490.23

1470.97

Use your investment account to make your mortgage payments. Or buy your next sports car. Or pay for your groceries!

With FullAccess Service™, your investment account is as practical and flexible as a regular chequing account. Not to mention the return! This may well be the last account you ever have to open for the rest of your life. Turn the page to find out more...



The power of concentration

With FullAccess Service™, you can now concentrate all your assets in one place to ensure optimum management of your investments and current expenses.

If you're like most of our clients, in addition to your investment portfolio you probably have one or more bank accounts, which you use for your "current" operations. Your investment account gives you a good return on your assets – including cash – but it's not nearly as flexible as your chequing account. Conversely, your chequing account is very practical for daily affairs, but the interest rate is hardly impressive.

FullAccess Service™ solves the problem once and for all.

What it does is combine in one account all the financial advantages previously available only by dealing with several different institutions. It also allows you to concentrate all your cash in one central account with your investments, making it that much easier to manage your investment earnings.



All the flexibility
of a chequing account

- Direct access to your cash anytime, anywhere, via a Client Card and a cheque book
- A preauthorized personal line of credit
- An exclusive Ovation Gold MasterCard card from National Bank Financial (optional)

All the power
of an investment account

- Full access to all Canadian and international investment vehicles
- A higher rate of interest, calculated daily on any cash balance in the account

FullAccess Service™ is truly the power of concentration
at your disposal.



Full access, anytime, anywhere

With FullAccess Service™, your investment account is as practical and flexible as any chequing account.

Whatever you currently do with your bank card and cheque book, you can now do with your investment account.

Daily transactions

Buy the latest bestseller, add a few fine vintages to your wine cellar, make a deposit on your next car... well, why not? Your FullAccess Service™ Client Card and cheques give you access to all your cash, plus a pre-authorized line of credit based on the value of the assets under management with us.

Direct deposits

Ask your employer to have your paycheque deposited in your investment account. If you receive government benefits or income from a

Retirement Income Fund (RIF) or an annuity, have them deposited in the account, too. Your money will be as accessible as in any normal chequing account, plus you can centralize all your financial transactions in one place.

Pre-authorized debits

Mortgages, insurance premiums, public utility bills (phone, hydro, gas, etc.) – all your automatic debits can now be made from your investment account.

TelNat phone service

TelNat service, for which you are automatically registered, allows you to make most of your routine banking transactions by phone, without charge. It also features first-class phone support, including a convenient card-replacement service from 6:00 a.m. to midnight, 7 days a week.

Internet Direct•N@t

To do your banking on the Internet, simply register for Internet Direct•N@t with a few quick clicks. This way you can pay bills from your investment account using your computer. The service can be accessed at www.bnc.ca.



http://





Full return, full security

FullAccess Service™ is not only practical and flexible, it provides a superior return on your cash balance and security unmatched by any banking account.

Full return

You use your brokerage account to invest your assets in various markets, make your capital grow or provide income. You are also well aware that any cash you deposit in your account with us earns you much more interest than you could get with a conventional chequing account – and that's starting with the very first dollar! Interest rates are comparable to those offered on Canadian T-bills or money market funds: that means you can keep some cash on hand without worrying that your money is “unproductive.”

Full security

The assets you entrust to us enjoy peerless protection. In the highly unlikely event that our firm becomes insolvent, they are covered for up to \$1 million by the Canadian Investor Protection Fund (CIPF). And additional coverage of up to \$1 million applies to each separate account: your registered retirement plans are considered together as a separate account, as is an education savings plan, an inter-vivos trust, and so forth. Supplementing this CIPF coverage, we provide insurance underwritten by a recognized company, bringing your total protection to a minimum of \$20 million. Compare that to the \$60,000 deposit insurance for traditional chequing accounts!



How does it work?

FullAccess Service™ is remarkably versatile and equally simple.

1

FullAccess privileges are available to individual clients who have more than \$50,000 in investments and cash with us.

2

As a member of the program, you will receive a FullAccess Service™ cheque book, with which you can write an unlimited number of cheques directly on your margin account (a margin account is like a regular investment account combined with a line of credit that you may use at your discretion; if you do not yet have a margin account, the first step will be to open one).

3

You will also receive a FullAccess Service™ Client Card that you can use to withdraw cash from any automated teller machine, or to pay for purchases in any establishment on the direct debit system – and it all comes directly from your margin account. Basically, your Client Card gives you access to all services on the *Interac*® and *CIRRUS*® networks.

4

If there is not enough cash in your margin account to cover your debits (withdrawals, payments or cheques), you will automatically be covered by a line of credit proportionate to the value of the investments you have with us. Your credit is thus guaranteed by your investments.





5

As an option, you can choose a National Bank Financial Ovation Gold MasterCard card, which offers a number of attractive benefits, including a rewards program and a full line of insurance products. The Ovation bonus points program lets you travel without restriction and you can use your points to purchase brand name items.

6

For the comprehensive FullAccess Service™, you pay only a \$120 all-inclusive annual fee, plus \$80 if you choose the National Bank Financial Ovation Gold MasterCard card option. Fees are charged to your account once a year.



How can you take advantage of these privileges?

Signing up for FullAccess Service™ is easy.
Exercising your privileges is even easier.

How to join

Just call your Investment Advisor. He or she will answer your questions and help you fill in the necessary forms.

How to use the services

Once you receive your cheque book, Client Card and Ovation Gold MasterCard card (if requested), you are free to use them just as you would any other cheque book, bank card or credit card.

Simply put, you now have full access to all your assets, anytime, anywhere. You'll also want to transfer into your account any cash you have elsewhere, in order to take advantage of our higher interest rate on your investment account. From that moment on, you will be delighted to discover the **true power of concentration.**

Restrictions

FullAccess Service™ is available to individuals only.

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YOURS!

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