

Banking Solutions



Financial Package for National Bank Financial Clients



**NATIONAL
BANK**

FINANCIAL GROUP



The strength of a financial team, the care of a financial advisor

As a National Bank Financial¹ client, your priorities are availability and customer service.

National Bank supports you and helps you in the accomplishment of your projects. In addition to offering you tailored solutions, you benefit from discounts on a wide range of financial products and services.

This document is provided by National Bank of Canada, its group subsidiaries and entities for information purposes only, and creates no legal or contractual obligation for National Bank of Canada. The content of this service offering and the conditions described herein are subject to change.

In this document, the masculine gender designates both sexes with no discrimination intended, and is used only to facilitate reading.

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National Bank meets your ambitions

Benefit from our expertise and banking solutions developed to meet your needs and your objectives!

This financial package is offered to National Bank Financial clients.

This Financial Package offers you:

- **A Chequing account**, including unlimited electronic transactions, for only \$7.95 per month or with no fixed monthly fees if you maintain a balance of \$2,500 or more
- **The Personal Flex Line™, 2** at a preferential rate with no fixed monthly fees, including unlimited electronic transactions
- **The National Bank Platinum MasterCard™1, 2**

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Conditions

- Be a Canadian citizen or a permanent resident
- Provide proof of your status as a National Bank Financial client: your latest account statement or your National Bank's MasterCard related to the program

Your spouse can enjoy the advantages of the package as a co-holder.

To sign up

Make an appointment with a National Bank advisor. Proof of your status as a National Bank Financial client is required.



YOUR DESIGNATED ADVISOR

Our commitment: to offer you valuable customized service

With the Financial Package for National Bank Financial clients, you benefit from the services of an advisor who will be dedicated to making your banking experience valuable. This qualified professional will analyze your objectives and offer financial strategies tailored to your needs to support your wealth development and enrichment.

Concerned about your financial well-being, he will also develop an action plan enabling you to structure your investments according to your investor profile, and help you prepare for your retirement.

Natbank shines in Florida since 1994!

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Our professional and bilingual team of experts will provide solutions for all your financial needs.

For more information, come visit us at our Hollywood or Pompano Beach branch. Call 954 922-9992 or visit natbank.com





TRANSACTIONAL SOLUTIONS

Chequing account

The Chequing account is offered, including unlimited electronic transactions, for only \$7.95 per month or **no fixed monthly fees** if you maintain a balance of \$2,500 or more.

Electronic Banking Solutions ⁴	Client Card purchases	<input checked="" type="checkbox"/>
	Withdrawals, transfers, withdrawals for bill payments and bill payments at National Bank banking machines ³	<input checked="" type="checkbox"/>
	Transfers, transfers to another person and bill payments via the Internet	<input checked="" type="checkbox"/>
	Monthly enrolment	<input checked="" type="checkbox"/>
Cheques and debits	Cheques and preauthorized debits	<input checked="" type="checkbox"/>
	Personalized cheques (200 per year)	<input checked="" type="checkbox"/>
	Cheque certification	<input checked="" type="checkbox"/>
	American Express ^{TM5} travellers cheques for one	<input checked="" type="checkbox"/>
	American Express ^{TM5} travellers cheques for two	Fee of 0.5%
Other services	Drafts and money orders	<input checked="" type="checkbox"/>
	Online or mailed account statements	<input checked="" type="checkbox"/>
	Overdraft protection	<input checked="" type="checkbox"/>
	Safety deposit box ⁵	50% off

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Transactional solutions

Included in the program

National Bank Simplified Transfer service⁶

To simplify your personal financial management, consolidate all your preauthorized transactions in a single National Bank account **free of charge**.

- We communicate directly with other financial institutions as well as all your creditors.
- Since your current preauthorized payments may not be debited the same day, we will provide you with a transfer schedule to inform you of the exact dates on which your transfers will be made.

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National Bank Platinum MasterCard



Travel faster with peace of mind thanks to a rewards program with exclusive privileges!

Travel with complete freedom and peace of mind

- Travel when and where you want and with the airline of your choice;
- Take advantage of last-minute discounts and seat sales;
- Enjoy the peace of mind that comes with superior insurance and assistance program.

<input checked="" type="checkbox"/>	Earn 1.5 points for every dollar charged to your Platinum MasterCard
<input checked="" type="checkbox"/>	Redeem accumulated points for hundreds of popular brand-name items, gift certificates, trips and any service offered by a travel agency or airline

The application form and credit terms and conditions can be found at the end of this brochure.

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For further details, please contact the Client Contact Centre at 1-888-9MY-CARD (1-888-969-2273) or visit us at nbc.ca/nbfclients



FINANCING SOLUTIONS

Personal Flex Line

The Personal Flex Line™, 2 allows you to have access to funds and manage your banking transactions with **no fixed monthly fees** including, unlimited electronic transactions.

- Your credit limit is based on your needs and borrowing capacity at a preferential interest rate⁷.
- Access funds any time⁸.
- Interest is calculated only on the principal used. Your minimum monthly payment is limited to the interest.

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Electronic Banking Solutions ⁴	Client Card purchases	<input checked="" type="checkbox"/>
	Withdrawals, transfers, withdrawals for bill payments and bill payments at National Bank banking machines ³	<input checked="" type="checkbox"/>
	Transfers, transfers to another person and bill payments via the Internet	<input checked="" type="checkbox"/>
	Monthly enrolment	<input checked="" type="checkbox"/>
Cheques and debits	Cheques and preauthorized debits	<input checked="" type="checkbox"/>
	Personalized cheques (200 per year)	<input checked="" type="checkbox"/>
	Cheque certification	<input checked="" type="checkbox"/>
	American Express™ ⁵ travellers cheques for one	<input checked="" type="checkbox"/>
	American Express™ ⁵ travellers cheques for two	Fee of 0.5%
Other services	Drafts and money orders	<input checked="" type="checkbox"/>
	Online or mailed account statements	<input checked="" type="checkbox"/>
	Overdraft protection	<input checked="" type="checkbox"/>
	Safety deposit box ⁵	50% off

Included in the program

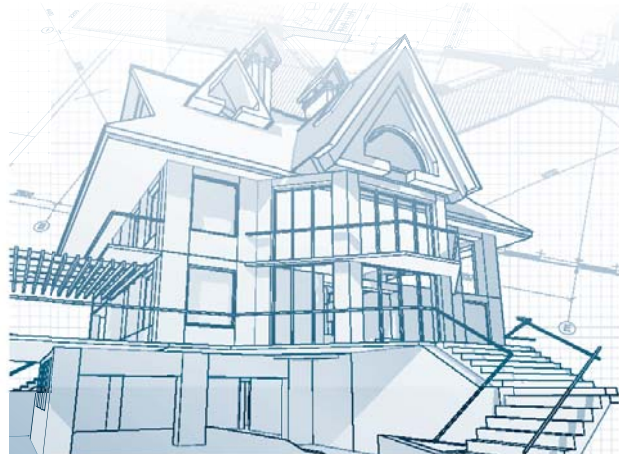
National Bank All-In-One Banking

All-In-One Banking^{TM6,2} is a convenient, economical and flexible solution!

All-In-One Banking allows you to have access to funding, carry out your banking transactions and manage your savings.

All-In-One Banking consists of a line of credit that you can link one or more accounts to. Having several accounts allows you to separate your different needs so you can better manage your financial position.

For more information, please request from your advisor the *All-In-One Banking* brochure or visit nbc.ca/allinone



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Tax strategy application

If you are self-employed, the All-In-One structure will assist you with tax strategies for the purpose of tax gains. For example, the cash damming⁹ technique is intended to gradually convert your personal debt, with non-deductible interest, into business debt with interest that is fully deductible.

Contact your accountant or tax expert before implementing such a strategy to confirm your eligibility, to adequately understand the concept and for appropriate tax follow-ups.

- 1 National Bank Financial is an indirect wholly-owned subsidiary of National Bank of Canada. National Bank is a public company listed on the Toronto Stock Exchange (NA: TSX). National Bank Financial is a member of the Canadian Investor Protection Fund.
- 2 Subject to National Bank credit approval. Certain conditions apply.
- 3 User fees for the ABM network, *Interac*^{TM2} outlets and *CIRRUS*^{TM3} networks are also payable. No additional fees are charged for use of *THE EXCHANGE*^{TM4} banking machine network.
- 4 Certain browser versions are required to access National Bank's Internet financial services. For more information, please read the browser requirements at nbc.ca/browsers
- 5 Minimum rental period of 12 months in Canada. Certain conditions apply, particularly in respect of eligibility for safety deposit box rental. Details available in branches. Safety deposit box fees are indicated in our *Fees, General Information and Agreement* guide, available in branches.
- 6 Certain conditions apply. A minimum of two pre-authorized transactions must be transferred. The transfer of your bank balance and the closing of your account is equivalent to a single preauthorized transaction. Closing an account with another financial institution can result in a charge. If you have not signed up for a banking package or program at National Bank, regular rates will apply once your transactions are transferred. Please refer to our *Fees, General Information and Agreement* guide, available in branches.
- 7 Account statements are issued monthly. The line of credit bears interest from the time it is used. The applicable rate is based on the prime rate* and is therefore subject to change. The minimum monthly payment is limited to monthly interest charges and any insurance premiums. Examples of interest charges for a 30-day period at the rate applicable on February 11, 2009 are shown below:

	Average balance	
Annual interest rate	\$500	\$3,000
Prime rate (2.25%) + 1.25% = 3.5% (Personal Flex Line)	\$1.44	\$8.63

*The prime rate means the annual variable interest rate published by National Bank of Canada from time to time and used by the Bank to determine the interest rates on demand loans granted by it in Canadian dollars in Canada.

8 Subject to banking charges for usage (per transaction or according to banking package). Please refer to our *Fees, General Information and Agreement* guide, available in branches.

9 This tax strategy is supported by the Singleton decision rendered by the Supreme Court of Canada in 2001 and by documents published by Canadian tax authorities since October 2002. The Canada Revenue Agency has clearly indicated that cash damming is consistent with the wording of paragraph 20(1)(c) of the Income Tax Act concerning interest deductibility, since the borrowed monies are used for specific and, presumably, “eligible uses”.

TM The Personal Flex Line is a registered trademark of National Bank of Canada.

TM1 MasterCard is a trademark of MasterCard International Inc. Authorized user: National Bank of Canada.

TM2 Registered trademark of *Interac* inc.

TM3 Registered trademark of CIRRUS SYSTEMS inc.

TM4 Registered trademark of Fiserv inc.

TM5 Registered trademark of American Express Company US. AUT Copyright; American Express Canada Inc. 1992 SS-010-F.

TM6 National Bank All-In-One Banking is a registered trademark of National Bank of Canada.

Application form for the Platinum MasterCard credit card for the National Bank Financial clients¹

FBNP

Promotional code



Platinum Card (FB87B)

- Main card: \$125/year
- Additional card: No annual fee

IMPORTANT

Please return this form to a National Bank Financial advisor so that your professional status can be confirmed.²

Reserved for the bank

Employee no. _____ Transit _____

Existing National Bank MasterCard: 5 2 5 8 _____

Do you wish to keep your card if you are eligible for additional credit? Yes No
If not, your balance will be transferred to your account and your current account cancelled upon reception of your new card(s).

Advisor's name

Signature

1. Personal information of main applicant

Correspondence: E F

Please print in black ink

Mr. Last name and first name (mandatory) _____ NBF Account Number _____

Mrs. _____

Date of birth (mandatory) _____ Social insurance number³ (optional) _____ Telephone number at home (mandatory) _____
(M D Y) ()

Telephone account holder
 Main applicant Other: specify: _____ Maiden name of applicant's mother (for identification and security purposes) _____

Main applicant's address (mandatory) _____ Apt. _____ City _____ Province _____ Postal code _____

At current address since Owner Living with parent/relative Tenant Other _____ Previous address (if less than 2 years) _____ Apt. _____ City _____ Province _____ From _____ To _____
M/Y - M/Y

Name of closest relative not living with you (optional) _____ Address of closest relative not living with you (optional) _____ Telephone number (optional) _____
()

Employer (if self-employed, state name of company or if student, name of institution) _____ Full-time Temporary Part-time Seasonal Occupation (mandatory) _____ If student Full-time Part-time

Address of employer _____ Since _____ Telephone number _____ Total gross monthly income _____
() \$

Type of bank account of applicant _____ Financial institution _____
 Chequing account Savings account

2. Personal information of co-applicant

Mr. Last name and first name (mandatory) _____ Date of birth (mandatory) _____ Social insurance number³ (optional) _____
(M D Y)

Mrs. _____

Co-applicant's address (mandatory) _____ Apt. _____ City _____ Province _____ Postal code _____ Telephone number at home (mandatory) _____
()

Relationship with applicant _____ Occupation (mandatory) _____ Telephone number (work/other) _____ Total gross monthly income _____
() \$

3. Transfer of balance

Yes!
Transfer these balances to my new Platinum MasterCard

I request that the balance on the credit cards indicated below be transferred to my National Bank MasterCard account.⁴
The total of all amounts transferred under this application form shall not exceed \$5,000.

Name of issuing company or institution _____ \$ _____ Amount _____
Card number _____

Name of issuing company or institution _____ \$ _____ Amount _____
Card number _____

Signature (mandatory) _____

4. Important • Mandatory signature

Please read the terms and conditions overleaf and sign below. I have read the terms and conditions overleaf and agree to respect them. I understand that by signing this application I am also providing my consent and my authorization concerning my personal information, effective as of this date and during the entire time I remain a client of the Bank and for any other period as stipulated by law, even if I am no longer a client of the Bank. I also acknowledge that I have been informed of my right to restrict the collection, use and communication of my personal information. Finally, I specifically authorize the Bank to obtain from time to time my credit records from credit reporting and assessment agencies and acknowledge being duly advised with regards to this. Each of the undersigned is jointly and severally (solidarily in Quebec) liable for all indebtedness incurred by the use of the account or of the card.

Disclosure of the cost of borrowing in the case of more than one applicant
Each applicant is hereby informed of his or her right to receive, individually, all the documents constituting disclosure of the cost of borrowing pursuant to the Bank act, including statements of account and various notices (the "regulatory information"). Each applicant acknowledges having read the provisions in the relevant terms and conditions section and that, by signing this form, he or she confirms the election made hereunder.

Option 1 single disclosure
If option 2 is not checked off, each applicant requests that the Bank send one copy of the regulatory information to one applicant only, i.e., the main applicant. **OR** **Option 2 separate disclosure** (check if applicable)
Each applicant wishes to receive the regulatory information individually

Date _____ Main applicant's signature _____ Date _____ Co-applicant's signature _____

An advisor will send your application to the following address: Electronic payment solutions services, 600 de la Gauchetière street west, suite 16653, Montreal, Quebec H3B 9Z9 or by fax, from outside Montreal at 1-866-394-8772, or from Montreal at 514-394-8772.

- Subject to credit approval by National Bank.
- Proof of status: last statement of NBF portfolio. Attaching a copy of such to the application form is not necessary.
- Disclosure of your social insurance number is optional. For information on its use by National Bank, read the section "Collection, Use and Communication of Personal Information" overleaf.
- Balance transfers are treated as cash advances and are subject to the Agreement governing the use of the MasterCard credit issued by National Bank. In particular, interest on the cash advance amounts begins to accrue as of the cash advance date, until full payment is received. National Bank reserves the right to refuse any transfer of balance.



2587/4-002 (12/2009REV) E7790

TERMS AND CONDITIONS

For the purposes of this application, the term "Bank" designates National Bank of Canada, its successors and assigns, and all its subsidiaries offering to the public in Canada deposit and lending services, credit, debit or payment card services, and trust, custodial, brokerage, insurance and other personal financial services, in particular National Bank Trust Inc., National Bank Securities Inc. and Natcan Trust Company, some of which may be subject to specific legislation. A list of the main Canadian subsidiaries is available in our branches.

The term "I" designates individually and collectively each of the applicants requesting, by virtue of this application, the opening of a MasterCard account (the "Account") and the issue of a National Bank MasterCard credit card (the "Card") as well as any individual providing a guarantee for the applicant, if applicable.

I certify the accuracy and completeness of the information indicated on this application form and I request that a Card be issued by the Bank in my name and that it be renewed or replaced, as applicable.

Should the Bank agree to issue a Card in my name, I undertake to read, and to abide by, the Agreement governing the use of the Card (the "Agreement"), which accompanies the Card when issued, as well as any modifications or replacements of this Agreement. I understand that I will also be bound by all agreements regarding the services related to the Card which I may obtain from time to time, notably the À la Carte Rewards Plan rules, to the extent that the Card offers this plan.

I acknowledge that the first use of the Account or of the Card shall confirm my receipt and acceptance of the Agreement and that I agree to be bound by this Agreement.

I understand that I am jointly and severally (solidarily in Quebec) liable for all indebtedness incurred by the use of the Account or of the Card. In particular, I am responsible for paying all purchases, cash advances, interests and fees in connection with the Card and charged to the Account.

If applicable, I agree that annual fees shall appear on the second statement issued by the Bank following the issue of the Card, and once a year thereafter.

COLLECTION, USE AND COMMUNICATION OF PERSONAL INFORMATION

Collection

The Bank collects information of a personal nature concerning me, such as identification and financial information, or information on my Card use habits, in order to offer me the regular financial services related to the issue, management, renewal or replacement of the Card and to insurance products related to the Card (where legislation permits), by any technological or electronic means or via telephone, to understand and meet my needs, to determine my eligibility for various Bank products and services, and to protect my interests and those of the Bank.

I agree to provide the Bank with the necessary information about myself for the purposes mentioned herein and I authorize the Bank to obtain personal information about myself from any person or entity likely to have such information or to confirm its accuracy (credit reporting and assessment agencies, financial institutions, public registries, regulatory authorities and organizations, employers, professionals and individuals given as reference).

Use and Communication

- The personal information collected by the Bank, and that it requires in order to provide me with the products and services requested, may be used and communicated to the individuals and entities mentioned in the preceding paragraph, to any person working for and with the Bank, including the Bank's suppliers and agents, as well as to any other third party, insofar as legislation allows it, for the following purposes:
 - To determine my financial situation and my eligibility for the various products and services requested, including the benefits, programs and services related to the use of the Card, if applicable, as well as to check the authenticity of the information provided;
 - To provide me, on a continuous basis, with the various financial products and services requested;
 - To allow the processing and storage of data and the collection of accounts and to carry out inspections, verifications and investigations regarding transactions made with the Card;
 - To protect me as well as the Bank from errors and fraud, thereby authorizing the Bank to monitor transactions made with the Card and, as needed, exchange my information with merchants where remote transactions were made with the Card;
 - To allow the Bank to collect data for statistical purposes, to measure the quality of its customer service and, generally, to manage its activities and ensure their compliance, which authorizes the Bank to record and monitor telephone conversations and other exchanges in which I am involved (mail, Internet, etc.);
 - To enable the Bank to adopt the necessary measures and to exchange the required information with its subsidiaries and related corporations for risk management purposes, to update my client profile and to comply with the applicable legislation, in particular with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*;
 - To make it easier to identify me and to distinguish me from the Bank's other clients and to the credit reporting and assessment agencies, financial institutions, public registries, regulatory authorities and organizations, employers, professionals and individuals given as reference. I authorize the Bank to use my social insurance number for these specific purposes, unless I declined to disclose it when filling the application form;
 - To enable interested individuals or companies to carry out due diligence audits in the event of the sale, assignment or any other form of transfer of the Bank's business or assets or to allow the conclusion of a transaction in this regard;
 - To convey my credit file to credit reporting and assessment agencies, to credit product insurers or to other lenders in order to preserve the integrity of the credit granting process, as applicable; and
 - 10 In other cases and under conditions where legislation permits the Bank to use and exchange personal information without my consent.

- Some of my personal information, such as my name, address, telephone number, e-mail address and financial information may also be used and communicated for the following purposes:
 - To offer me, by way of telemarketing or other means, notably at my personal telephone number, other products and services offered by the Bank, its subsidiaries and related corporations, as well as by its select business partners,[†] who are well established corporations chosen by the Bank. Such information shall also be added to the client list drawn up and used by the Bank for the purpose; and
 - To allow the Bank to communicate this information, insofar as legislation permits it, to its subsidiaries, related corporations and agents, as well as to its select business partners for the purpose of enabling them to offer me, through telemarketing or other means, notably at my personal telephone number, products and services which may be of interest to me.

I expressly authorize the Bank to use and communicate my personal information for the purposes stated above. I acknowledge that I may, at any time, withdraw my consent regarding the use or communication of my personal information for the purposes mentioned in paragraph 2, subject to reasonable notice. I must then notify the Bank to this effect by telephone at 1-888-969-2273 (toll free) or 514-394-1427 in the Montreal area, by sending an email by visiting www.nbc.ca or at any one of the Bank's branches. The product or service requested shall not be refused solely because I do not authorize that the information be used or communicated for these purposes. In all cases, I will be notified of the consequences of withdrawing my consent, in particular of the fact that I will no longer receive information on the products and services likely to be of interest to me. I acknowledge that my decision will not prevent the Bank from sending me regulatory inserts or from printing messages on an account statement that could be sent to me or from posting these on a Web banner or transactional site.

I authorize the Bank to keep the information collected for the purposes stated above for as long as needed and/or for any other period as stipulated by the law, even if I am no longer a client of the Bank. I acknowledge that I can also have access to my personal information and correct it, if needed, by sending a request to this effect, either to my branch or by e-mail to confidentiality@nbc.ca. In addition, I will advise the Bank promptly of any changes related to my personal information for the purposes of updating its files. I authorize the Bank to act on any information it holds pertaining to me, until it is advised of any change to said information. If I fail to advise the Bank of such changes, I cannot hold the Bank liable for any damages I could sustain due to the inaccuracy of the personal information it holds concerning me.

I understand that I may obtain more information with respect to the Bank's privacy policy by reading its policy on this matter, available at www.nbc.ca and through the Bank's branches.

[†] I may consult the Bank's list of select business partners by visiting www.nbc.ca or by calling 1-888-969-2273 (toll free).

EXAMPLE OF CREDIT CHARGES

Annual interest rate	Average balance	
	\$500	\$3,000
19.5%	\$8.01	\$48.08

DISCLOSURE OF THE COST OF BORROWING IN THE CASE OF MORE THAN ONE APPLICANT

1. GENERAL TERMS AND CONDITIONS

OPTION 1. Single disclosure

If Option 1 is selected, only one copy of the regulatory information will be given to one applicant, i.e., the main applicant, using documents made out to all the applicants.

Consequence of single disclosure

Only one copy of the documents containing regulatory information, such as the monthly statement of account, will be sent to one applicant only, i.e., the main applicant.

Revocable election

Each applicant may revoke this election at any time by calling a National Bank representative at 1-888-969-2273 or 514-394-1427 in the Montreal region. When any one applicant exercises his or her right to receive regulatory information separately, each applicant will receive such information separately as well, until cancellation of the Card or of the Account.

OPTION 2. Separate disclosure

If Option 2 is selected, each applicant will receive regulatory information.

Consequence of separate disclosure

Even if more than one applicant resides at the same mailing address, each applicant will receive, under separate cover, the documents containing regulatory information, including statements of account, if applicable.

Revocable election

The applicants may revoke this election at any time such that regulatory information is sent to only one applicant, i.e., the main applicant, by calling 1-888-969-2273 or 514-394-1427 in order to receive the revocation form which has to be returned to the Bank duly signed by all applicants.

2. ELECTION APPLICABLE TO RENEWAL

The election made by the applicants and any revocation of this election shall continue to apply to any renewal or replacement of the Card.

LANGUAGE

The parties have requested that this Agreement be drawn up in the English language. *Les parties confirment leur volonté que le présent contrat soit rédigé en langue anglaise.*





Should you have any question or comments, please contact us.

nbc.ca/nbfclients



Mixed Sources
Product group from well-managed forests, controlled sources and recycled wood or fiber

www.fsc.org
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