



fullaccess[®] service

**ALL YOUR FINANCIAL
TRANSACTIONS.
JUST ONE ACCOUNT.**



JUST ONE ACCOUNT.

ALL YOUR FINANCIAL TRANSACTIONS.



**NATIONAL
BANK
FINANCIAL**

SO MANY ACCOUNTS,
SO LITTLE TIME...
IT'S TIME TO SIMPLIFY
YOUR LIFE

With National Bank Financial's *FullAccess Service*®, you can use a single account for all your financial transactions, whether long-term investments or day-to-day expenditures.

Just one account can replace all the others: your National Bank Financial account.

HOW IT WORKS

INVESTMENT
ACCOUNT



NEW
BANKING
ACCOUNT





FullAccess Service links your National Bank Financial investment account with a “mirror” National Bank account which then acts as a gateway for you to carry out all your regular bank transactions using the cash or line of credit in your National Bank Financial account: withdraw or deposit funds at an automated teller (ATM), pay for purchases, write cheques, and even use an exclusive *Platinum MasterCard* card.



Please take a few moments to read this brochure, then contact your Investment Advisor. He or she can provide you with all the rate and eligibility details.



ALL THE FLEXIBILITY
OF A BANK ACCOUNT
ALL THE POWER OF
YOUR INVESTMENT
ACCOUNT

Now you can keep your cash-on-hand and your investments in a single account and gain a higher return, simplified management, and exclusive services.

Your investment account by itself is a powerful tool that lets you take advantage of financial markets and capitalize on your Investment Advisor's expertise.

With *FullAccess Service*®, it can also become a practical way of managing your day-to-day expenditures while providing you with a wide array of privileges.

MAKE YOUR NATIONAL BANK FINANCIAL ACCOUNT YOUR NEW CHEQUING ACCOUNT

- * Write cheques
- * Set up automatic payments
- * Use a client card to pay for purchases
- * Withdraw funds from any *Interac*® system ATM anywhere in the world
- * Pay your bills online
- * Access a personal line of credit proportional to the value of your investments



GET MORE FROM YOUR INVESTMENT ACCOUNT

- * Simplify the settlement of your investment transactions
- * Receive a preferred rate of interest on all your cash balances
- * Protect your cash balances up to \$1,000,000 (10 times more than with an ordinary bank account)
- * Eliminate the need to transfer funds between your bank account and your investment account

ENJOY EXCLUSIVE BENEFITS

- * Choose a *FullAccess MasterCard* card that offers a generous rewards program and insurance programs
- * Take advantage of a personal concierge service exclusively for *FullAccess* clients, using your *Platinum MasterCard* card

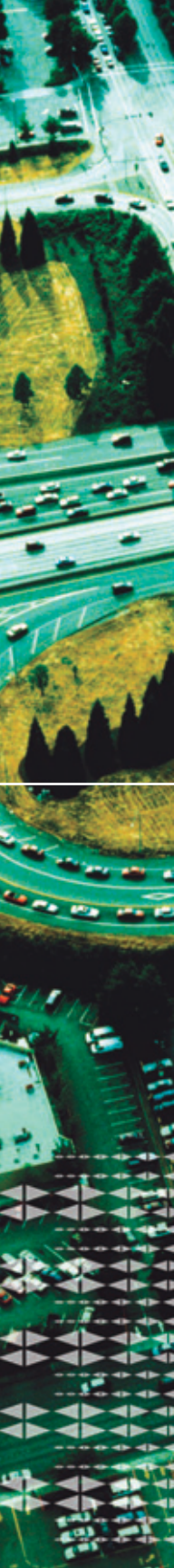
Interac is a registered trademark of *Interac* Inc.

CIRRUS is a registered trademark of CIRRUS SYSTEM Inc.



YOUR *FULLACCESS* BANKING SERVICES

FullAccess Service® gives your National Bank Financial account all the practical features of a chequing account.



FullAccess Service can be added to any NBF Canadian-dollar regular or margin account.

As a member of this program, you'll receive a client card (often called a "debit card") that you can use to access all of the bank's electronic banking services, including *Interac Direct Payment*[®] to pay for purchases directly from your NBF account.

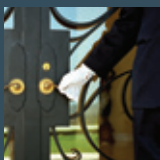
OVERVIEW OF BENEFITS

- * Personalized cheques
- * Pre-authorized debits
- * Free withdrawals from National Bank and Exchange network ATMs (additional fees apply to *Interac*[®] and CIRRUS[®] System transactions)¹
- * *Interac*[®] Direct Payment¹

1. *Interac*[®] service charges are collected on all withdrawals from banking machines other than National Bank of Canada ATMs. However, a certain number of *Interac*[®] transactions are included free of charge for ATMs in Atlantic Canada, Ontario, and the Prairies. Use of a *FullAccess Platinum MasterCard* card at an ATM, or use of a *FullAccess* client card at an ATM or *Interac Direct Payment* terminal requires a personal identification number (PIN). Your PIN will be issued automatically upon approval of your client card application. You may subsequently apply for a PIN for your *FullAccess Platinum MasterCard* card.

- * Transfers between accounts
- * Bill payments at ATMs, online or through the National Bank Financial Banking Centre (a full-service virtual branch – contact your Investment Advisor for details)
- * Personal transfers to other National Bank accountholders
- * Just one statement to keep track of: your bank statement is integrated with your NBF portfolio statement
- * Free transaction printouts from ATMs
- * No set fees for online banking transactions or access to the National Bank Financial Banking Centre
- * Coverage by the Canadian Investor Protection Fund, which insures your assets up to \$1,000,000 in the unlikely event of financial institution insolvency (ordinary deposit insurance only covers balances up to \$100,000).





YOUR *FULLACCESS*
PERSONAL CONCIERGE
SERVICE

Customers of the world's finest hotels can call on concierge services that will go to any length to find just what they're looking for. So can *FullAccess^{MD}* clients.

When you sign up for the optional *FullAccess Platinum MasterCard* card, you gain access to the full resources of a specialized firm offering all the services you would expect from the concierge of a five-star hotel – and more. All it takes is a phone call. Get a table at the most popular restaurant in any city you choose. Find tickets to sold-out shows. Reserve your favourite room in an exclusive hotel... Your concierge has the wherewithal to meet your needs at home and abroad.

OVERVIEW OF BENEFITS

RECREATION AND ENTERTAINMENT

- * Restaurant recommendations and reservations
- * Golf course recommendations and reservations
- * Fitness club access
- * City tours
- * Theatre, show, and museum tickets
- * Sports events
- * Etc.

HEALTH AND MEDICAL CARE

- * General medical information
- * Physician recommendations
- * Hospital recommendations
- * Prescription transfers
- * Drugstore recommendations
- * Medical repatriation
- * Repatriation of remains
- * Etc.





TRAVEL AND TOURISM

- * Limousine and luxury car rental
- * Emergency document replacement
- * Assistance in case of lost baggage
- * Pre-departure information
- * Financial assistance
- * Specialty tour operator recommendations
- * Etc.

OTHER SERVICES

- * A range of business services
- * Translators and interpreters
- * Legal service recommendations
- * Gift selection and delivery
- * Etc.

WHAT THE SERVICE INCLUDES


FullAccess Personal Concierge Service requests take a certain amount of consultation and research time. The most frequent requests, which can generally be looked after in 20 minutes or less, are included in the *FullAccess Service* package. However, for more challenging requests that require more than 20 minutes of research and consultation, the time will be billable. The client will be so informed when making the request.

All purchases and costs incurred to fulfill a request will be charged to the client. For example, if you request show tickets there will be no charge for research and reservation services that take less than 20 minutes, but you will be charged for the cost of the tickets.



YOUR
FULLACCESS PLATINUM
MASTERCARD CARD

The optional *FullAccess*[®] *Platinum MasterCard* card includes a bonus points program and a range of insurance coverage. Get the rewards you deserve and fly sooner, without restrictions, and with total peace of mind.



Because *FullAccess Service* is designed to simplify your money management, we have included an optional *Platinum MasterCard* card that is simply one of the best in its class.

OVERVIEW OF BENEFITS

REWARDS PROGRAM

TRAVEL WITHOUT RESTRICTIONS

This generous program lets you build up reward points quickly:

- * You receive 1.5 points for every dollar spent on your *Platinum* card.
- * You can redeem your points for gift certificates, brand-name items, and any service offered by a travel agency¹, an interactive online agency¹, or an airline company¹:

Points	Travel discounts
11,000 POINTS	\$100 TRAVEL DISCOUNT
50,000 POINTS	\$500 TRAVEL DISCOUNT
OVER 50,000 POINTS	EACH ADDITIONAL 10,000 POINTS WILL ALLOW YOU TO SAVE \$100 MORE IN TRAVEL SPENDING

- * You choose the travel agency¹.
- * You travel where and when you want with the airline¹ of your choice.
- * You can take advantage of last-minute discounts and seat sales.

1. To ensure coverage in case of litigation, we strongly suggest that you use the services of an airline or travel agency that has a valid permit in Canada.

INSURANCE PLANS

Coverage that gives you and your family peace of mind.



EXCLUSIVE TRAVEL COVERAGE

- * Trip cancellation insurance
Up to \$2,500 per person
- * Travel interruption insurance
Up to \$5,000 per person
- * Flight delay insurance
Up to \$500 per person for any flight delay of 4 hours or more
- * Baggage insurance
Up to \$1,000 per person in case of theft, break-in, loss or vandalism, and up to \$500 per person should your checked baggage arrive more than 6 hours late
- * Travel insurance
Up to \$500,000 per person in case of accidental death or dismemberment aboard a common carrier

PURCHASE PROTECTION

- * Purchase insurance
Coverage against theft and damage for 180 days following the date of purchase
- * Extended warranty
Triple the manufacturer's coverage (up to two additional years)

VEHICLE RENTAL INSURANCE

- * Damage waiver in case of collision, theft or damage to a rental vehicle
For a rental period of 31 days or less
- * Personal effects insurance
Up to \$2,000 per rental period in case of theft or vandalism

An application form and credit terms are provided with this brochure.





SIGN UP FOR
FULLACCESS SERVICE
FAST AND EASY

To sign up for *FullAccess Service*[®], just call your Investment Advisor.

He or she will be happy to go over the eligibility requirements and formalities with you, and help you fill in the necessary forms.

Within a few weeks, you'll receive your exclusive *FullAccess* client card and cheque book, along with your *FullAccess Platinum MasterCard* card (if requested).

You can start using them right away, and discover how simple and flexible your financial management becomes when you have a single account for all your transactions, whether long-term or day-to-day.

All your financial transactions – and just one account.





MANAGING
THE WORLD'S
MOST IMPORTANT
INVESTMENTS:

YOURS!

www.nbf.ca