

# Product and service guide to fees

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Effective January 22, 2018



# Our Personal Banking Solutions

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At Solutions Banking, we understand you're looking for banking solutions designed to meet your specific needs and expectations. This user-friendly reference guide outlines our account offerings and competitive fee structure for our products and services, as well as other useful information to help you make the right decision. Some of the terms used are defined in the glossary at the end of this guide.

Products, services and pricing presented in this guide are available only to Solutions Banking clients.

Should you have any questions regarding our products and services, please contact a Solutions Banking client service representative at **1-866-888-1379**.



# Table of Contents

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<b>Deposit Accounts</b> .....	<b>06</b>
› Chequing Account .....	06
› Merit Account .....	07
› Get Growing Account .....	08
› Other Fees .....	09
<b>Savings Account</b> .....	<b>10</b>
› Preferred Savings Account .....	10
<b>Line of Credit Accounts</b> .....	<b>12</b>
› Personal Flex Line.....	12
› All-in-One .....	13
› Cash Surrender Value (CSV) Line of Credit .....	15
<b>Breakdown of Service Charges</b> .....	<b>16</b>
› Fees for Transactions Carried Out on the Account.....	16
› Purchase or Sale of Foreign Currency Banknotes .....	18
› Other Fees .....	18
› Service Charges for Specific Funds Transfers.....	20
› Service Charges for Wire Transfers.....	20
› Fees for Administrative or Legal Proceedings.....	21
› Online Banking Services.....	22
› Automated Banking Machines (ABM) .....	23
<b>Account Handling</b> .....	<b>24</b>
<b>Merit Account (opened prior to January 21, 2018)</b> .....	<b>25</b>
<b>Customer Satisfaction</b> .....	<b>26</b>
› Complaint Settlement.....	26
› Information about the Account Comparison Tool .....	27
› Notice of Changes to Fees Listed in this Guide.....	27
› Interest Rates.....	27
<b>Glossary</b> .....	<b>28</b>

## Deposit Accounts

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Managing your daily transactions is simple with a Solutions Banking account. The following pages outline the features of our accounts.

For a list of other applicable fees, please refer to the “Other Fees” section, page 9, and to the “Breakdown of Service Charges” section, pages 16 to 23.

### Annual Interest Rate

Deposit interest for our deposit accounts is calculated on the applicable portion of the daily closing balance in each tier at the corresponding rate for that tier. Interest is paid monthly.

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## Chequing Account

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An everyday bank account to manage your daily transaction needs for a flat monthly fee.

### No Charge

#### *Transactions*

30 monthly transactions<sup>1,2</sup> including:

- › Debit card purchase
- › Withdrawal, transfer<sup>3</sup>, withdrawal for one bill payment<sup>4</sup>
- › Sending *Interac* e-Transfer<sup>®</sup>,<sup>5</sup>
- › Cheque, pre-authorized debit

#### *Other Services*

- › Online statement
- › List of transactions via ABM
- › Four *Interac*<sup>®</sup> ABM withdrawals per month for account holders residing in the Atlantic provinces, Ontario, Alberta, Saskatchewan and Manitoba

### Flat Monthly Fee

Flat monthly fee for transactions included in the account	\$9.95
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#### *Specific Discount on Flat Monthly Fee<sup>6</sup>*

- |                            |                 |
|----------------------------|-----------------|
| › Young people aged 0-17   | \$9.95 discount |
| › Clients aged 60 or older | \$5.00 discount |

Minimal monthly balance to have flat monthly fee waived	\$3,000
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## Merit Account

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A practical bank account for people aged 60 and over.

### No Charge

#### *Transactions*

12 monthly transactions<sup>1, 2</sup> including:

- › Debit card purchase
- › Withdrawal, transfer<sup>3</sup>, withdrawal for one bill payment<sup>4</sup>
- › Sending *Interac* e-Transfer<sup>5</sup>
- › Two transactions carried out at a National Bank branch included
- › Cheque, pre-authorized debit

#### *Other Services*

- › Online statement
- › Statement by mail
- › List of transactions via ABM
- › Four *Interac* ABM withdrawals per month for account holders residing in the Atlantic provinces, Ontario, Alberta, Saskatchewan and Manitoba

### Flat Monthly Fee

Flat monthly fee for transactions included in the account

\$3.95

<sup>1</sup> Any excess transaction as well as any transaction or service that is not indicated but for which our pricing guide sets out fees will be charged based on the applicable pricing for your account set out in the section “Other Fees” or based on the general pricing set out in the “Breakdown of Service Charges” section.

<sup>2</sup> Transactions carried out at National Bank ABMs, a participating merchant, through our online banking services (including the Solutions Banking Client Service Centre) or those related to certain operations in your account.

<sup>3</sup> Includes transfers between accounts, transfers to another person and *Interac* e-Transfers (in this last case, through our online banking services only).

<sup>4</sup> Each bill paid at an ABM or through our online banking services counts as a transaction.

<sup>5</sup> Fees apply to the *Interac* e-Transfer itself (see note 3 above) if you exceed the number of transactions included in your account.

<sup>6</sup> Discounts are applied upon presentation of supporting documents.

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## Get Growing Account

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A no-fee bank account for young people under age 18.

### No Charge

#### *Transactions*

Unlimited transactions<sup>1</sup> including:

- › Debit card purchase
- › Withdrawal, transfer<sup>2</sup>, withdrawal for one bill payment<sup>3</sup>
- › Sending *Interac* e-Transfer
- › Cheque, pre-authorized debit

#### *Other Services*

- › Online statement
- › Statement by mail
- › List of transactions via ABM
- › 200 cheques per year (shipping fees and taxes not included)
- › Four *Interac* ABM withdrawals per month for account holders residing in the Atlantic provinces, Ontario, Alberta, Saskatchewan and Manitoba

<sup>1</sup> Transactions carried out at National Bank ABMs, a participating merchant, through our online banking services (including the Solutions Banking Client Service Centre) or those related to certain operations in your account.

<sup>2</sup> Includes transfers between accounts, transfers to another person and *Interac* e-Transfers (in this last case, through our online banking services only).

<sup>3</sup> Each bill paid at an ABM or through our online banking services counts as a transaction.



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## Other Fees

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The following fees will be charged if you go over the maximum number of transactions included in your account.

### Service Charges

#### *Transactions*

- › Debit card purchase \$1.25
- › Withdrawal, transfer between accounts, transfer to another person, *Interac* e-Transfer, withdrawal for one bill payment \$1.25
- › Sending *Interac* e-Transfer \$1.00  
(this fee is in addition to the transaction fee for *Interac* e-Transfer)
- › Receiving *Interac* e-Transfer Free
- › Cheque, pre-authorized debit \$1.25

#### *Branch Transactions*

- › Withdrawal, transfer, withdrawal for bill payment \$1.50
- › Bill payment service \$2.00/bill

#### *Other Services*

- › Online statement Free
- › Statement by mail \$2.50/month/account
- › List of transactions via ABM
  - Each \$0.75
  - Flat fee \$1.00/month
- › Automatic transfers carried out by National Bank at your request, at a specific date \$1.50
- › Access to cheque images Free

# Savings Account

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## Preferred Savings Account

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Earn a premium interest rate on short-term savings.

### Annual Interest Rate

Interest rate applied on the entire daily closing balance.  
Interest is paid monthly.

- › Under \$5,000 No interest paid
- › \$5,000 and over \_\_\_\_\_%

Rate in effect on \_\_\_\_\_

### Service Charges

One free debit transaction per month at an ABM. No fees for transfers made through our online banking services between accounts you hold with us.

#### *Transactions*

- › Debit card purchase \$5.00
- › Withdrawal, withdrawal for one bill payment \$5.00
- › Transfer between accounts  
(through our online banking services) Free
- › Transfer to another person,  
*Interac* e-Transfer \$5.00
- › Sending *Interac* e-Transfer \$1.00  
(this fee is in addition to the transaction  
fee for *Interac* e-Transfer)
- › Receiving *Interac* e-Transfer Free
- › Pre-authorized debit \$5.00

***Branch Transactions***

- › Withdrawal, transfer, withdrawal for bill payment \$5.00
- › Bill payment service \$2.00/bill

***Other Services***

- › Online statement Free
- › Statement by mail \$2.50/month/account
- › List of transactions via ABM
  - Each \$0.75
  - Flat fee \$1.00/month
- › Automatic transfer carried out by National Bank at your request, at a specific date \$1.50

**Other Information**

This account does not offer the option to write cheques.

# Line of Credit Accounts

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For a list of other applicable fees, please refer to the “Breakdown of Service Charges” section, pages 16 to 23.

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## Personal Flex Line

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By using your Personal Flex Line as your day-to-day deposit account, you'll save on interest charges for advances. This line of credit is subject to credit approval by National Bank. The interest rate payable on advances is mentioned in the credit agreement you enter into when setting up the line of credit.

### No Charge

- › Debit card purchase
- › Cheque, pre-authorized debit
- › Withdrawal, transfer between accounts, transfer to another person, *Interac* e-Transfer, withdrawal for one bill payment, via ABM and our online banking services
- › Sending *Interac* e-Transfer
- › Receiving *Interac* e-Transfer
- › First order of 100 cheques (shipping fees and taxes not included)
- › Online statement
- › Drafts
- › Overdraft protection
- › Access to cheque images
- › Management fee
- › Four *Interac* ABM withdrawals per month for account holders residing in the Atlantic provinces, Ontario, Alberta, Saskatchewan and Manitoba

## Service Charges

### *Branch Transactions*

- › Withdrawal, transfer, withdrawal for bill payment \$1.50
- › Bill payment service \$2.00/bill

### *Other Services*

- › List of transactions via ABM
  - Each \$0.75
  - Flat fee \$1.00/month
- › Automatic transfer carried out by National Bank at your request, at a specific date \$1.50

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## All-in-One

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The All-in-One is a home equity line of credit, which includes an authorized credit limit, allows you to access financing, conduct all of your banking transactions and manage your savings. The All-in-One is a line of credit linked to one or more accounts so you can separate your various needs (e.g., everyday transactions, education savings, home financing). The All-in-One is subject to credit approval by National Bank. The interest rate payable on advances is mentioned in the credit agreement you enter into when setting up the line of credit.

### Interest Rates Applicable on Credit Balances

- › Under \$5,000 \_\_\_\_\_%
- › \$5,000 and over \_\_\_\_\_%

Rates in effect on: \_\_\_\_\_

Interest rates are subject to change. Credit accounts are not offset against debit accounts.

## No Charge

- › Debit card purchase
- › Cheque, pre-authorized debit
- › Withdrawal, transfer between accounts, transfer to another person, *Interac* e-Transfer and withdrawal for one bill payment, via ABM and our online banking services
- › Sending *Interac* e-Transfer
- › Receiving *Interac* e-Transfer
- › Automatic transfer carried out by National Bank at your request, at a specific date
- › List of transactions via ABM
- › Access to cheque images
- › Four *Interac* ABM withdrawals per month for account holders residing in the Atlantic provinces, Ontario, Alberta, Saskatchewan and Manitoba

## Service Charges

### *Branch Transactions*

- |  |             |
|--|-------------|
| › Withdrawal, transfer,<br>withdrawal for bill payment | \$1.50      |
| › Bill payment service                                 | \$2.00/bill |

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## Cash Surrender Value (CSV) Line of Credit

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Use this line of credit to access the cash surrender value of your permanent life insurance policy.

### No Charge

- › Cheque, pre-authorized debit
- › Debit card purchase
- › Withdrawal, transfer, transfer to another person, *Interac* e-Transfer, withdrawal for bill payment, at the branch, via ABM and our online banking services
- › Sending *Interac* e-Transfer
- › Receiving *Interac* e-Transfer
- › Access to cheque images
- › Four *Interac* ABM withdrawals per month for account holders residing in the Atlantic provinces, Ontario, Alberta, Saskatchewan and Manitoba

### Service Charges

#### *Other Services*

- › List of transactions via ABM
  - Each \$0.75
  - Flat Fee \$1.00/month
- › Bill payment service at the branch \$2.00/bill

#### *Registration fees*

- › Personal insurance policy No fee
- › Corporate insurance policy (in Quebec only) \$125.00

#### *Set-up fees*

- › Personal insurance policy No fee
- › Corporate insurance policy 0.5% of the first \$500,000 of authorized credit *plus* 0.3% of any credit limit above \$500,000

# Breakdown of Service Charges

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Please note that certain fees are subject to the Goods and Services Tax (GST) and any other applicable provincial tax.

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## Fees for Transactions Carried Out on the Account

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### Cheques or Pre-authorized Debits

- › Stop payment:
  - With complete information (date, amount, name of payee and cheque number) \$16.00
  - With partial information \$30.00
  - For a series of cheques or pre-authorized debits (maximum 12) \$30.00  
 Not available for accounts without chequing privileges.
- › Pre-authorized debit issued on an account without chequing privileges \$6.50
- › Cheque in US\$ or other foreign currency drawn on a CDN\$ account \$20.00
- › Cheque in foreign currency cashed or deposited:
  - In US\$
    - Processing of US\$ items into US\$ (no fee if the client has a US\$ account) US \$7.00
    - Processing of US\$ items into CDN\$ CDN \$7.00
  - In a foreign currency other than US\$<sup>1</sup>
    - \$1,000 or less \$11.00
    - Over \$1,000 \$13.00

<sup>1</sup> Certain conditions apply.



- › Items subject to special collection procedures<sup>1</sup> (in all currencies)
  - Outside of Canada<sup>2</sup> (in all currencies)
    - Item under \$20,000.00 \$50.00
    - Item between \$20,000.01 and \$100,000.00 0.25% of the amount of the item
    - Item over \$100,000.00 \$250.00
    - Dishonoured item \$50.00
    - Information requested from (or by) a correspondent \$20.00/transmission
  - Items in U.S. currency
    - Drawn from an institution in the United States<sup>3</sup> \$50.00
    - Dishonoured item \$100.00
  - Within Canada<sup>4</sup>
    - Item under \$5,000.00 \$7.50
    - Item between \$5,000.01 and \$20,000.00 \$15.00
    - Item over \$20,000.00 0.10% of the amount of the item
    - Dishonoured item \$5.00
- › Unencoded or unqualified cheque \$5.00

## Items

- › Item deposited to account and returned unpaid Free
- › Postdated item deposited at the ABM \$5.25
- › Item received by mail for deposit in account \$5.25
- › Holding a postdated item for deposit \$5.25

## Other

- › Closing an account within 90 days of opening \$16.00
- › Processing charge per cheque, item or payment instruction drawn on the account and returned or rejected due to insufficient funds \$45.00
- › Overdraft fee for a cheque, pre-authorized debit, payment instruction, debit card purchase or ABM withdrawal without sufficient funds (plus interest) \$5.00/transaction

<sup>1</sup> Item credited to the account only if it is paid by the issuer.

<sup>2</sup> Fees incurred by the correspondent not included.

<sup>3</sup> The item needs to meet certain requirements.

<sup>4</sup> Plus any fees charged by the financial institution where the item was issued.

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## Purchase or Sale of Foreign Currency Banknotes

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### Clients With a Transaction Account

- › U.S. dollars Free<sup>1</sup>
- › Other currencies \$3.00/transaction<sup>1</sup>

### Individuals Without a Transaction Account

- › U.S. dollars \$3.00/transaction
- › Other currencies \$5.00/transaction

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## Other Fees

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### Cheques

- › Personalized cheques Depending on supplier's prevailing charges

### Drafts

- › Preparation of drafts in CDN\$, US\$ or foreign currencies
 

		US\$ and other currencies
– \$5,000 and under		\$7.75 <sup>2,3</sup>
– \$5,000.01 and over		\$12.50 <sup>2,3</sup>
– Draft in CDN\$		\$7.50
- › Lost, stolen or destroyed drafts in CDN\$, US\$ and other currencies (request for refund or issue of a duplicate)
 

	CDN\$	US\$	Other currencies
– \$0.01 – \$99.99	\$10.00	US \$10.00	CDN \$10.00
– \$100 and over	\$10.00	US \$16.00	CDN \$25.00

Costs incurred by the correspondent are not included.

<sup>1</sup> This fee also applies to the purchase of banknotes (cash) made through online banking services. Delivery fees by Canada Post are in addition.

<sup>2</sup> Fees for drafts in US\$ are calculated based on the US\$ amount and then converted into the currency of the account.

<sup>3</sup> Fees for drafts in other currencies are calculated based on the equivalent amount in CDN\$, as indicated on the copies of the draft, and charged in CDN\$.

## Confirmations

- › Bank confirmation:
  - Per confirmation \$18.00
  - After 30 minutes \$36.00/hour
- › Confirmation of banking charges \$12.00
- › Balance inquiry or transaction confirmation by phone, with a representative \$5.00

## Tracing and Documents

- › Issuing a letter at a client's request \$10.00/letter, plus tracing fees
- › Requests for images of items made via the Solutions Banking Client Service Centre or at a National Bank branch \$5.00/item (regardless of the transaction date)
- › Tracing or reproducing documents (other than cleared items in your account and statements of account):
  - Within 90 days of transaction date \$5.00 each
  - 90 days or more after transaction date \$10.00 each  
Min. \$20.00

Fee charged to you even if the request is from a third party.
- › Copy of a previously issued deposit account and line of credit account statement \$5.00
- › Additional copy of a monthly line of credit account statement \$3.25
- › List of recent transactions requested prior to the production of the monthly account statement \$5.00

## Other

- › Account dormant for:
  - 1 year \$20.00
  - 2 years \$30.00
  - 3 to 5 years \$40.00
  - 6 or 7 years \$50.00
  - 8 or 9 years \$60.00

These charges will be refunded if you acknowledge receipt of the notice within 60 days. If you do not acknowledge receipt of this notice and if the account balance is less than the fees, we will take this balance and close your account.

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## Service Charges for Specific Funds Transfers

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- › Overdraft protection:
  - Via funds transfer from another deposit account \$5.00/day
- › Transfer for insufficient funds:
  - Via funds transfer from another account \$5.00
- › Funds transfer request by mail or by telephone \$6.50
- › Transfer at the request of another financial institution when closing an account \$17.00

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## Service Charges for Wire Transfers

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- › Outgoing wire transfers<sup>1,2</sup>
  - National Bank Branch Services: 0.34%  
of the amount<sup>3</sup>  
(min. \$15.00 to max. \$60.00)  
(wire charges not included)
  - Wire charges:
    - For Canada and the United States \$15.00
    - For any other country \$20.00
    - Tracing fees \$20.00
- › Incoming wire transfers from inside or outside Canada<sup>1</sup>:
 

	CDN\$ or US\$ (depending on the account currency)
– \$100.00 and under	\$5.00
– \$100.01 to \$100,000.00	\$15.00
– \$100,000.01 to \$1,000,000.00	\$20.00
– \$1,000,000.01 and over	\$25.00

<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 CDN\$).

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## 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 \$10.00  
(e.g., seizure, bankruptcy, support payments, requirement for information)

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## Online Banking Services

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Do your banking any time with complete security.

### Internet Banking<sup>1</sup>

Services offered:

- › Banking transactions: bill payment (withdrawal for one bill payment), transfer between accounts, transfer to another person, *Interac* e-Transfer, cheque order, stop payment, etc.
- › Transaction history: balance inquiry for bank accounts and loans and list of banking transactions and bill payments
- › Online statement
- › Update of personal information
- › Debit card limit management
- › Access to cheque images cleared in your account since February 1, 2011
- › Access to a void cheque

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

Services offered:

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

### Telephone Banking<sup>1</sup>

Services offered:

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

<sup>1</sup> Some transactions could result in fees.

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## Automated Banking Machines (ABM)

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- › Fee for a transaction carried out through an ABM network other than that of National Bank
  - THE EXCHANGE® with debit card Free
  - *Interac* \$1.50/transaction
  - Cirrus® \$4.00/transaction
- › Fee for a transaction carried out at a National Bank ABM (individual without a Solutions Banking debit card)<sup>1</sup>  
Services Charges            Maximum of \$3.00/transaction

<sup>1</sup> The user must consent to paying this fee when carrying out the transaction. The fee may vary from one ABM to another depending on its location, the type of transaction carried out or the affiliated network being used.

## Account Handling

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You can choose between an online statement or a statement by mail.

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

The statement of account will consolidate all the information on any deposit and line of credit accounts for which you are the **primary holder**.

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 call the Solutions Banking Client Service Centre at **1-866-888-1379**.



## Merit Account (opened prior to January 21, 2018)

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This account remains active for existing holders, **but it is no longer offered.**

For a list of other applicable fees, please refer to the “Breakdown of Service Charges” section, pages 16 to 23.

### No Charge

#### *Transactions*

Unlimited transactions<sup>1</sup> including:

- › Cheque, pre-authorized debit
- › Debit card purchase
- › Withdrawal, transfer between accounts, transfer to another person, *Interac* e-Transfer, withdrawal for one bill payment, via ABM and our online banking services
- › Sending *Interac* e-Transfer
- › Receiving *Interac* e-Transfer

#### *Branch Transaction*

Unlimited transactions including:

- › Withdrawal, transfer, withdrawal for bill payment
- › Bill payment service

#### *Other Services*

- › Online statement
- › Statement by mail
- › List of transactions via ABM
- › 200 personalized cheques per year (shipping fees and taxes not included)
- › Use of *Interac* network (ABM)
- › Use of Cirrus network (ABM)
- › Overdraft protection
- › Bank draft in CAD or foreign currency
- › Purchase or sale of paper money in a foreign currency
- › Automatic transfer carried out by National Bank at your request, at a specific date

<sup>1</sup> Transactions carried out at National Bank ABMs, a participating merchant, through our online banking services (including the Solutions Banking Client Service Centre) or those related to certain operations in your account.

# Customer Satisfaction

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## Complaint Settlement

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If you have a complaint, please refer to our brochure entitled “For better banking relations with you/Complaint settlement,” which is available from the Solutions Banking Client Service Centre.

If you have a complaint regarding a possible breach of federal consumer protection legislation or of provisions of public commitments or voluntary codes of conduct adhered to by National Bank, please contact the **Financial Consumer Agency of Canada** by any of the following methods:

› ***Financial Consumer Agency of Canada***

427 Laurier Ave. West

6th Floor

Ottawa, ON K1R 1B9

Telephone: 1-866-461-3222

Website: [fcac-acfc.gc.ca](http://fcac-acfc.gc.ca)

E-mail: [info@fcac-acfc.gc.ca](mailto:info@fcac-acfc.gc.ca)

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## Information about the Account Comparison Tool

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The Financial Consumer Agency of Canada (FCAC) has an Account Comparison Tool that lets consumers compare bank accounts.

For more information, please refer to the website: [fcac-acfc.gc.ca](http://fcac-acfc.gc.ca) at the section “Account Comparison Tool”.

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## Notice of Changes to Fees Listed in this Guide

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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 before the effective date by means of a notice posted at National Bank branches, points of service and automated banking machines or by means of a new notice or a new Product and service guide to fees made available via the Solutions Banking Client Service Centre at **1-866-888-1379**.

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## Interest Rates

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Interest rates are available via the Solutions Banking Client Service Centre at **1-866-888-1379** and are subject to change without notice.

## Glossary

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### Access to Cheque Images

Access to cleared cheque images after February 1, 2011, through our online banking services that offer this feature.

### Bill Payment Service

Service for handling a bill when paid at a National Bank branch.

### Branch Transactions

Transactions completed in National Bank branches during normal business hours.

### Debit

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

### Debit Card Purchase

Payment made using a Solutions Banking 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 or 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 or abroad, as applicable.

## Online Banking Services

Banking services accessible via a technological device.

## Pre-authorized Debit

Pre-authorized withdrawal by a participating merchant to whom you have granted permission to periodically or punctually withdraw an amount from your account. Pre-authorized debit allows 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

The National Bank's prime rate is the annual variable interest rate posted from time to time by National Bank as a benchmark for setting the interest rate on demand loans in Canadian dollars granted by National Bank in Canada.

## Transactions

Transactions carried out at National Bank ABMs, a participating merchant, through our online banking services (including the Solutions Banking Client Service Centre) or those related to certain operations in your account.

## Transfer Between Accounts

Transfer of funds you make between your deposit accounts held with us.

## Transfer to Another Person

Transfer of funds you make from your Solutions Banking deposit account to another person's deposit account held at Solutions Banking or at National Bank.

- ® *INTERAC* and *INTERAC* e-TRANSFER are registered trademarks of *Interac* Inc. Used under licence.
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