

3. How to obtain the Guide to Personal Banking Solutions or the modified Agreement

To learn about the modified Agreement or the Guide to Personal Banking Solutions, nothing is simpler. You'll have access at all times, once they come into effect during the week of November 14, 2011 in one of the following ways:

- ▶ by picking up a copy in-branch;
- ▶ by consulting the Accounts and Packages section on the National Bank Web site at nbc.ca for the Guide to Personal Banking Solutions, and in the Internet Banking Solutions section for the Agreement;
- ▶ by ordering your own copy at 514-394-5555 or toll-free at 1-888-483-5628.

If you access one of our Services after the modifications to the Guide to Personal Banking Solutions and the Agreement have come into effect, you are deemed to have accepted them.

If you have questions regarding these modifications, the Guide to Personal Banking Solutions or the Agreement, please call 514-394-5555 or the toll-free number 1-888-483-5628. A TelNat representative will be happy to assist you.



BANKING

Simplifying your day-to-day banking transactions.



FINANCING

Helping you carry out the projects that are important to you.



INVESTING

Customizing solutions and advice for your short-term projects and retirement plans.



PROTECTING

Insuring you and your assets for your peace of mind.



TRANSFERRING

Making sure your estate is transferred to your loved ones.



DOING BUSINESS

Helping decision-makers grow their business.

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◆ We thank you for the confidence you have shown in our management of your banking affairs, and stand ready at all times to answer your questions.

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1-888-4-TELNAT
(1-888-483-5628)

nbc.ca



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Banking and Transaction Solutions

Adjustments to our banking fees
and modifications to the Agreement
Governing the Use of Automated Services
and Electronic Banking Solutions

Coming into effect during the week of
November 14, 2011

What's new in our Electronic Banking Solutions: Mobile Banking Solutions – *Interac*® e-Transfer

We are adding new functionalities to our Electronic Banking Solutions and as a result we are modifying our charges as well as our Agreement Governing the Use of Automated Services and Electronic Banking Services. Please take the time to review these changes and do not hesitate to communicate with us if you have any questions. Service charges related to *Interac* e-Transfer come into effect during the week of November 14, 2011.

1. Modifications to the Guide to Personal Banking Solutions

All transactions done under Mobile Banking Solutions are deemed to be electronic transactions.

Service charges

▣ *Interac** e-Transfer service

- Send an *Interac* e-Transfer \$1.00
- Receive an *Interac* e-Transfer free

*An e-Transfer transaction fee of \$0.65 will be added, when applicable, to new *Interac* e-Transfer service fees related to the sending of an *Interac* e-Transfer.

Some accounts, programs and packages are not affected by these banking-fee adjustments. For more information, please consult a TelNat representative at 1-888-483-5628, an in-branch counsellor or visit our Web site at nbc.ca.

2. Modifications to the Agreement Governing the Use of Automated Services and Electronic Banking Solutions (the “Agreement”)

Some sections of the Agreement regarding your rights and obligations have been modified to provide more detail and make them easier to read.

Definitions

Note that our Mobile Banking Solutions will be an integral part of Electronic Banking Solutions. Consequently, some definitions have been added or modified, specifically those concerning on electronic access devices which from now on, include mobile devices. The nature of an *Interac* e-Transfer is described and you have online access to terms specific to the *Interac* e-Transfer. Finally, all communication that we receive from you over electronic pathways is deemed to have been done by you, specifically that which is done with the aid of a mobile device.

Conditions specific to Mobile Banking Solutions

Certain conditions apply when using our Mobile Banking Solutions, specifically with respect to security and concerning measures to be taken so that your personal information will not be revealed when you access our Services. You cannot hold us responsible if you access our Services using a mobile device that has an application that may reveal some of your confidential information, or compromise that information. We take no responsibility for network service providers, because they are deemed to be acting on your behalf. Consequently, all service charges linked to these providers are assumed by you.

Personal information

We may use cookies when you use our Mobile Banking Solutions to help us offer you some of our Services such as locating one of our automated banking machines, to evaluate our online promotions, or to offer services that may be of interest to you.

Links and applications

We may refer you to hyperlinks or to third-party Web sites for your personal interest, but we are not responsible for their contents. The downloading of applications is your own responsibility and we will not be responsible for the difficulties or consequences associated with the download. If we offer you an application, you should use it to access our Services only, and we reserve all intellectual property rights for that application. You do not have the right to copy it or to make it accessible to another person. We have no obligation to provide training, maintenance services or any form of aid in this respect and you assume the risks related to its performance.

New security advice

We have provided new security advice to help you better protect access to our Services, specifically, take note of our directives, close your browser after each session, do not leave your mobile device unattended, and adopt safe computer practices by using antivirus applications and a firewall, where necessary.