



	MC1	Edition	Syncro	Escapade	Allure	OVATION Gold	Platinum	PREMIA	Ultramar	Husky/Mohawk	Sunoco
FEATURES											
Minimum credit limit	\$500	\$1,000	\$1,000	\$1,000 (\$500 for students)	\$1,000 (\$500 for students)	\$1,000	\$1,000	\$5,000	\$500	\$500	\$500
Annual fee: main card	No fee	No fee	\$35	\$20	\$30	\$90	\$120	\$45 (\$105 with PREMIA Rewards Program)	No fee	No fee	No fee
Annual fee: additional card	No fee	No fee	\$10	\$10	\$10	\$30	\$50	\$25 (\$50 with PREMIA Rewards Program)	No fee	No fee	No fee
Regular interest rate	19.5%	19.5%	Variable (prime rate + 4%)	19.5%	19.5%	19.5%	19.5%	18.9%	19.9%	19.9%	19.9%
Reduced interest rate ¹	\$15/year	\$15/year		\$15/year	\$15/year	\$15/year	\$15/year	\$15/year	\$15/year	\$15/year	\$15/year
- Interest rate on purchases	14.5%	14.5%		14.5%	14.5%	14.5%	14.5%	13.9%	14.5%	14.5%	14.5%
- Interest rate on balance transfers and cash advances	11.5%	11.5%		11.5%	11.5%	11.5%	11.5%	8.9%	11.5%	11.5%	9.5%
Rewards Program				■	■	■	■	Optional	■	■	
- Accumulation				\$1 = 1 point	\$1 = 1 point	\$1 = 1.25 points	\$1 = 1.5 points	\$1 = 1.25 points	\$ rebates	\$ rebates	
Annual summary							■				
BANKING ADVANTAGES											
Savings on banking fees						■					
Overdraft protection	■	■	■	■	■	■	■	■	■	■	■
Possibility of requesting a PIN	■	■	■	■	■	■	■	■	■	■	■
INSURANCE²											
Trip cancellation							Up to \$2,500 ³	Optional			
Trip interruption							Up to \$5,000 ³	Optional			
Flight delay							Up to \$500 ³ (more than 4 hrs)	Optional			
Baggage loss or theft							Up to \$1,000 ³	Optional			
Baggage delay							Up to \$500 ³ (more than 6 hrs)	Optional			
Purchase Insurance	90 days following the purchase date	90 days following the purchase date	90 days following the purchase date	90 days following the purchase date	90 days following the purchase date	180 days following the purchase date	180 days following the purchase date	90 days following the purchase date	90 days following the purchase date		
Extended Warranty	Double, up to 1 additional year	Double, up to 1 additional year	Double, up to 1 additional year	Double, up to 1 additional year	Double, up to 1 additional year	Triple, up to 2 additional years	Triple, up to 2 additional years	Double, up to 1 additional year	Double, up to 1 additional year		
Vehicle rental/damages				■		■	■	■			
Vehicle rental/personal items						Up to \$2,000	Up to \$2,000				
Travel/accident while aboard a common carrier						Up to \$500,000 ³	Up to \$500,000 ³	Up to \$250,000 ³			
Medical, general and legal assistance						■	■	■			
Accident, sickness, medical and travel coverage								Optional			
OTHER ADVANTAGES											
Pre-authorized debit	■	■	■	■	■	■	■	■	■	■	■
Zero Liability ⁴	■	■	■	■	■	■	■	■	■	■	■
Discounts					Participating retailers			Participating partners			
Quebec Blue Cross [®] travel insurance discounts						Optional Up to \$200 off	Optional Up to \$200 off	Optional			
Travel Insurance	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional
Payment Protection Plan	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional	Optional

1. Subject to credit approval by National Bank.

2. Certain conditions and restrictions apply. Insurance and assistance services are provided by Canassurance Insurance Company.

3. Per person.

4. Certain restrictions apply. For more information, please consult the information available at www.mastercard.ca.

Please read the credit terms and conditions on the application form of the card you wish to apply for.