



Fees

Guide to Banking Solutions for the Self-Employed

Effective November 14, 2011

More than ever, you want banking services that meet your needs and expectations. At National Bank of Canada, we understand your concerns. That is why we've created this guide, a simple reference tool that presents the fees for our products and services most often used by self-employed clients.

If you would like additional information, feel free to visit our website at nbc.ca or call our TelNat Customer Service at 1-888-4-TELNAT (1-888-483-5628) or 514-394-5555 (Montreal area). You can also come by one of our branches, where we will be pleased to answer your questions.

The Banking Solutions for the Self-Employed remain active for existing account holders, but they are no longer offered to new customers.

Holders of a Self-Employed Account, with or without a package, have the option of using a Personal Client Card.

Transaction accounts

Self-Employed Account (CDN\$)

Annual Interest Rate

No interest is paid on this account.

Service Charges

Minimum monthly fee \$7.00
(minimum monthly fee does not apply if charges exceed \$7.00)

Branch Services

▶ Deposit, credit	\$0.90
▶ Withdrawal, debit	\$0.90
▶ Transfer	\$0.90
▶ Bill payment	\$2.00

Automated Services

▶ Client Card purchase	\$0.80
▶ Deposit, credit	\$0.80
▶ Withdrawal, debit	\$0.80
▶ Transfer	\$0.80
▶ Bill payment	\$0.80
▶ List of transactions via ABM	
– Each	\$0.75
– Flat fee	\$1.00/month
▶ ABM network user fee	
– THE EXCHANGE ^{®1}	Free
– Interac ^{®2}	\$1.50/transaction
– CIRRUS ^{®3}	\$3.00/transaction
▶ Inter-Access	\$2.00/transaction

Electronic Banking Solutions*

▶ Enrolment	Free
▶ Transfer	\$0.80
▶ Bill payment	\$0.80
▶ Transfer to another person	\$0.80

Other Fees

▶ Cheque	\$0.90
▶ Return of cancelled cheques	\$2.00/month

* Services offered via our Internet Banking Solutions, Mobile Banking Solutions and TelNat Telephone Banking Solutions.

Flat-fee banking packages

Self-Starter Package

10 Electronic Transactions and 5 Cheques for \$4.95 per Month

- ▶ Client Card purchase
- ▶ Electronic funds transfer (debit or credit)
- ▶ Withdrawal, deposit via ABM
- ▶ Bill payment via ABM or our Electronic Banking Solutions*
- ▶ Funds transfer (debit or credit)
- ▶ Transfer to another person, *Interac*^{®2} e-Transfer debit

No Charge

- ▶ Enrolment in our Electronic Banking Solutions*
- ▶ THE EXCHANGE^{®1} ABM network user fee

Services Not Included and Additional Transactions

- | | |
|--|--------------------|
| ▶ Additional automated transaction | \$1.25 |
| ▶ In-branch transaction | \$1.25 |
| ▶ Additional cheque | \$1.25 |
| ▶ ABM network user fee | |
| – <i>Interac</i> ^{®2} | \$1.50/transaction |
| – <i>CIRRUS</i> ^{®3} | \$3.00/transaction |
| ▶ Return of cancelled cheques | \$2.00/month |
| No fee if no transaction is performed. | |

* Services offered via our Internet Banking Solutions, Mobile Banking Solutions and TelNat Telephone Banking Solutions.

Self-Starter + Package

15 Electronic Transactions and 5 Cheques for \$6.95 per Month

- ▶ Client Card purchase
- ▶ Electronic funds transfer (debit or credit)
- ▶ Withdrawal, deposit via ABM
- ▶ Bill payment via ABM or our Electronic Banking Solutions*
- ▶ Funds transfer (debit or credit)
- ▶ Transfer to another person, *Interac*^{®2} e-Transfer debit

No Charge

- ▶ Enrolment in our Electronic Banking Solutions*
- ▶ THE EXCHANGE^{®1} ABM network user fee

Services Not Included and Additional Transactions

- | | |
|--|--------------------|
| ▶ Additional automated transaction | \$1.25 |
| ▶ In-branch transaction | \$1.25 |
| ▶ Additional cheque | \$1.25 |
| ▶ ABM network user fee | |
| – <i>Interac</i> ^{®2} | \$1.50/transaction |
| – <i>CIRRUS</i> ^{®3} | \$3.00/transaction |
| ▶ Return of cancelled cheques | \$2.00/month |
| No fee if no transaction is performed. | |

* Services offered via our Internet Banking Solutions, Mobile Banking Solutions and TelNat Telephone Banking Solutions.

Breakdown of service charges

Fees for Transactions Carried Out on the Account

Cheques or Preauthorized Debits

➤ Cheque certification	
– Account holder	\$10.00
– Third party or payee	\$15.00
➤ Held for postdated deposit	\$5.25
	+ \$1.75/notification by mail
➤ 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 preauthorized debits	\$30.00
➤ Processing of a cheque, item or payment instruction drawn on the account and returned or rejected due to insufficient funds	\$42.50
➤ Processing of a cheque, item or payment instruction in CDN\$ and US\$ drawn on a Canadian bank, deposited into the account and returned or rejected at payment	\$6.00
➤ Processing of a cheque returned or rejected due to insufficient funds:	
– In US\$ and other currencies drawn on a bank	
– \$1,000 or less	Minimum \$16.00
– over \$1,000	Minimum \$26.50

Processing a Cheque by Hand

➤ Unencoded or non-standard	\$5.00
➤ Cheque in foreign currency, negotiated at a branch or deposited in a CDN\$ account	
– US\$	\$7.00
– Other currencies	Minimum \$11.00
– Cheque in US\$ drawn on a CDN\$ account	Minimum \$20.00

Confirmations

➤ Bank confirmation:	
– Per confirmation	Minimum \$25.00
– After 30 minutes	\$36.00/hour
➤ Account balance information:	
– In person or by phone	\$5.00/inquiry

Other Fees

Documents

➤ Monthly statement of account	Free
➤ Duplicate monthly statement, account statement produced before the end of the month	\$5.00
➤ Tracing or reproducing documents (other than statements of account):	
– Within 90 days of transaction date	\$5.00 each*
– 90 days or more following transaction date	\$10.00/each Minimum \$20.00*

Drafts or Money Orders

➤ Money order in CDN\$	\$7.50
➤ Draft in CDN\$	\$7.50
➤ In foreign currency	Minimum \$7.75

Other

➤ Account dormant for**:	
– 1 year	\$10.00
– 2 years	\$20.00
– 3 to 5 years	\$30.00
– 6 or 7 years	\$40.00
– 8 or 9 years	\$50.00
➤ Account closing within 90 days of opening or transfer to another financial institution	\$16.00

* Fees charged to the client even if the request is from a third party.

** These charges will be refunded if the client acknowledges receipt of the notice within 60 days. If the account balance is less than the applicable administration fee, the entire balance will be debited.

Fees for Purchase or Sale of Foreign Currency

➤ Bank notes	\$2.15/\$1,000
➤ Coins	\$2.15/\$100

Service Charges for Funds Transfers

➤ Overdraft protection	
– Via funds transfer from another account, a personal line of credit or a National Bank MasterCard	\$5.00/day
➤ Automated transfers on a fixed date	
– Enrolment fee	\$5.00
– Transfer charge	\$1.50
➤ <i>Interac</i> ^{®2} e-Transfer	
– Send an <i>Interac</i> ^{®2} e-Transfer	\$1.00
– Receive an <i>Interac</i> ^{®2} e-Transfer	Free
– <i>Interac</i> ^{®2} e-Transfer debit	\$0.65*

* This \$0.65 transaction fee will be added, when applicable, to the service charge related to the sending of an *Interac*^{®2} e-Transfer.

Service Charges for Wire Transfers

➤ Outgoing wire transfers	
– Inside or outside Canada	\$15.00 to \$60.00 Depending on amount and currency (wire charges are extra)
➤ Wire charges	\$15.00 to \$20.00 Per wire transfer, depending on destination.
➤ Incoming wire transfers	
– From inside or outside Canada	\$5.00 to \$25.00 Depending on amount and currency. Certain local bank correspondents may charge additional fees.

Fees for Transactions Carried Out via the National Bank of Canada ABM Network

Individual without a National Bank Client Card or MasterCard¹

➤ Service charges	Maximum \$3.00/transaction
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¹ 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 and the affiliated network being used.

MasterCard credit cards for businesses

MasterCard Business Card

The essential. With no annual fee.

The National Bank MasterCard Business Card offers a simple, efficient and attractive payment method. The card offers the following features: a credit limit tailored to your needs, monthly spending limits for authorized cardholders according to each individual's specific needs, Zero Liability¹ in cases of theft, loss or fraudulent activity, preauthorized debit, and protection against fraudulent use by authorized cardholders. You get all this with no annual fee!

Reduced Interest Rate*:

- ▶ For only \$15 a year, enjoy a lower interest rate of 13.9% on your purchases and 8.9% on balance transfers and cash advances.

* Subject to credit approval by National Bank.

Platinum MasterCard Business Card

Take advantage!

The National Bank MasterCard Platinum Business Card offers you superior benefits:

- ▶ Monthly spending limit, access to commercial accounts, preauthorized debit, etc.
- ▶ Savings via discounts and special offers from selected partners
- ▶ Insurance program: Zero Liability¹ (protection against fraudulent use of the card), purchase protection and extended warranties, vehicle rental insurance, flight delay insurance, baggage insurance, etc.²
- ▶ À la carte Rewards Plan:
 - All cards accumulate points at a rate of 1.5 points/\$1 worth of purchases.
 - Accumulated points can be exchanged for a variety of items, gift cards, travel discounts, and even credits applicable to your account balance. For example, 11,000 points = \$100 credit on the balance of your account.

Annual Fee:

- ▶ \$125 for the main card, \$35 for each additional card

Business Line

Direct access to financing.

The ideal product for businesses that want to simplify their management, the Business Line card offers direct access to financing, a variable interest rate and the convenience of a credit card. It's basically a line of credit that you access via the card or by cheque.

Annual Fee:

- ▶ \$50 for the main card, no fee for additional cards

Interest Rate:

- ▶ Prime rate* + adjustment rate**

* The prime rate is the annual variable interest rate that the Bank publishes from time to time as the benchmark interest rate for Canadian dollar demand loans granted by it in Canada.

** The interest rate applicable to the Line will depend on the information received from the credit assessment agency regarding your solvency and that of the company.

1 Some restrictions apply. Visit mastercard.ca for more information.

2 Certain conditions and restrictions apply. For more information, please consult the Insurance Certificate available at nbc.ca/platinumbusiness.

Additional information

Statement of account: Sent on a monthly basis. **Grace period:** No interest will be charged on purchases made during the month provided the company pays the balance of its account in full within twenty-one (21) days of the statement date. This grace period does not apply to cash advances and balance transfers.

Minimum payment: The minimum payment shall be equal to 3% of the unpaid balance, plus any overdue payment, or \$10, whichever amount is higher (or the new unpaid balance if it is lower than \$10). If the credit limit is exceeded, the minimum payment shall be 3% of the unpaid account balance or the amount in excess of the credit limit, whichever amount is higher. **Examples of credit charges calculated over a period of thirty (30) days:**

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

Customer satisfaction

Customer Service

If you experience any problem or situation that you would like to see corrected, please proceed as follows.

First Step

Please contact the Customer Service Manager where you do business (in writing, in person or by telephone).

Complaint Not Settled to Your Satisfaction in the First Step

National Bank Mediation Department

P.O. Box 93
Station Place d'Armes
Montreal, QC H2Y 3E9
Telephone: 1-888-955-6655
Fax: 1-877-866-1407 or 514-866-1407

Exceptions: for complaints related to insurance, mutual funds or financial planning, please contact the National Bank Ombudsman directly.

Complaint Not Settled to Your Satisfaction by the National Bank Mediation Department

Office of the National Bank Ombudsman

P.O. Box 275
Montreal, QC H2Y 3G7
Telephone: 1-888-300-9004
Fax: 1-888-866-3399 or 514-866-3399
Website: nbc.ca/ombudsman

Complaint Not Settled to Your Satisfaction by the National Bank Ombudsman

Ombudsman for Banking Services and Investments

P.O. Box 5
401 Bay Street, Suite 1505
Toronto, ON M5H 2Y4
Telephone: 1-888-451-4519
Fax: 1-888-422-2865
Website: obsi.ca
E-mail: ombudsman@obsi.ca

At Any Time

If you have a complaint regarding a possible breach of the Bank's voluntary commitments and codes of conduct, you can use the method of communication that suits you best to contact the following:

Financial Consumer Agency of Canada

Mailing address:
Enterprise Building
427 Laurier Ave. West, 6th Floor
Ottawa, ON K1R 1B9
Telephone: 1-866-461-3222
Website: fcac-acfc.gc.ca
E-mail: info@fcac-acfc.gc.ca

For more information, please refer to our pamphlet *Code of Conduct and Problem Resolution Process*, which is available in branches.

Protection of Personal Information

With respect to complaints concerning the protection of your personal information, you may proceed as indicated above or contact:

Privacy Commissioner of Canada

112 Kent St.
Place de Ville
Tower B, 3rd Floor
Ottawa, ON K1A 1H3
Telephone: 1-800-282-1376 or 613-947-1698

Notice of Changes to Fees Listed in this Guide

You will be informed of any fee changes:

- ▶ 30 days prior to the effective date, by means of a notice inserted with your statement of account
- ▶ 60 days prior to the effective date, by means of a notice displayed at National Bank of Canada branches, points of service, automated banking machines and on our website at nbc.ca or by means of a new notice or a new guide made available in branches or on our website at nbc.ca

Interest Rates

Interest rates are posted in branches and on our website, and are subject to change without notice.



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.

❖ Should you have any questions, do not hesitate to contact us.

1-888-4-TELNAT (1-888-483-5628)
514-394-5555

nbc.ca

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^② Registered trademark of Interac Inc.

^③ Registered trademark of MasterCard International Inc.

Authorized user: National Bank of Canada.