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À la carte Rewards Plan

Applicable Rules

With the À la carte Rewards Plan (the “À la carte Plan”), you earn points for every dollar on eligible purchases. These points may be exchanged for rewards such as merchandise, a travel package, a gift card, a travel discount, a donation or any other reward offered under the À la carte Plan.

When you first use your credit card, you accept the rules applicable to the À la carte Plan.

1. How to earn points

Who may earn points

- 1.1 All cardholders of a credit card which offers the À la carte Plan may earn points on the Mastercard® credit card account. Even cardholders of additional cards may earn points on the credit card account.
- 1.2 Points are associated with the account of the primary cardholder of the credit card.

How to earn points

- 1.3 You may earn points for every dollar on eligible purchases charged to a credit card account which offers the À la carte Plan. The points accumulated will be posted to your account once a month provided your account is in good standing on the statement date.

Your account is considered in good standing when you comply with the obligations of your cardholder agreement (for example: you make your minimum payment by the due date, etc.).

To know the number of points you may earn for each dollar on your purchases charged to the card you hold, see the earning table contained in Schedule “B” or visit our website at myalacarterewards.nbc.ca.

- 1.4 You will not earn points on the following:
 - Cash advances;
 - Balance transfers;
 - Mastercard cheques;
 - Interest charges;
 - Non-interest charges (for example: annual fees, foreign currency conversion fees and insurance premiums);
 - Return of purchases;
 - Credits resulting from an exchange of points.
- 1.5 You cannot assume the continued availability of a given reward or the number of points necessary to obtain it.

- 1.6** If the balance of your points is negative following the return of a purchase or simultaneous or successive purchases made using the same points, for example, any new points earned will first be used to settle the negative balance according to the earning rate associated with your credit card.

Information about the À la carte Plan

- 1.7** We will communicate information related to the À la carte Plan either in your credit card account statement, by email, on myalacarterewards.nbc.ca, by mail or by any other appropriate technological means. Visit our website to learn about promotional offers that let you earn extra points.

How to follow points earned

- 1.8** The primary cardholder of the credit card and the authorized users may check the number of points earned by signing in to their profile at myalacarterewards.nbc.ca, by accessing *Internet Banking Solutions* or by contacting Mastercard Customer Service.
- 1.9** The primary cardholder can also check the number of points earned on their credit card account statement.

2. How to exchange your points: general rules

Who may exchange points

- 2.1** The primary cardholder and the authorized users of an eligible credit card may exchange points.
- 2.2** **Your credit card account must be in good standing** to obtain a reward. This means that you must comply with all the obligations of your credit card agreement (for example: you must make your minimum payment and pay your annual fees).

How to exchange your points based on the type of reward

2.3 Rewards catalogue:

- By visiting the À la carte Plan website: myalacarterewards.nbc.ca, available **24/7**.
- By contacting the À la carte Rewards Centre: **1-800-341-8083** (toll-free). Our agents are available from Monday to Friday from **8 a.m. to 9 p.m. (ET)** or Saturdays from **9 a.m. to 5 p.m. (ET)**. See section **3** for details.

How to redeem points with the À la carte Travel Agency:

- On the À la carte Travel website. Go to myalacarterewards.nbc.ca, click on the "Travel" tab and then "À la carte Travel Agency." You must sign in to your profile to access this page.
- Contact a travel expert directly at **1-800-561-3653** (toll-free). For details, go to Section **4**.

Travel discounts: Exclusive features reserved for Platinum Mastercard, World Mastercard® and World Elite® Mastercard cardholders:

- By visiting the À la carte Plan website: myalacarterewards.nbc.ca, available **24/7**.

- By contacting the À la carte Rewards Centre: **1-800-341-8083** (toll-free). Our agents are available from Monday to Friday from **8** a.m. to **9** p.m. (ET) or Saturdays from **9** a.m. to **5** p.m. (ET). See section **5** for details.

Specific conditions regarding the exchange of points

- 2.4 A request to exchange points is final and cannot be cancelled.**
- 2.5 You must provide up to 3 business days for your reward to be credited to your credit card account and for your points to be posted and updated to your profile.**
- 2.6 If the entire amount of the travel discount or other type of discount is not used,** no credit or cash refund will be applied.
- 2.7 If the number of points required for a reward is reduced within 15 days of the exchange of your points:** you may request that the difference in points be credited to the credit card account from which the points were initially deducted.
- 2.8 Points have no monetary value** and you cannot claim them for cash, except in the following cases for which we attribute a monetary value to your points:
- You exchange your points for a reward which allows for a credit to your credit card account (section **2.9**);
 - The balance of your points is negative and we ask you to reimburse the negative balance (sections **1.6**, **11.2** and **12.2**);
 - Your points are converted to pay a debt to your account when your account is not in good standing (section **7.2**).
- 2.9 You exchange your points for a reward which results in a credit to your account** (for example: a travel discount): the number of points corresponding to the credit will be removed from the total number of points accumulated. The credit and your new points balance will appear on your following **1st** or **2nd** credit card account statement, depending on your billing cycle.
- 2.10 The minimum payment appearing on your credit card account statement must be made at all times.** This amount remains due and payable even when you benefit from a credit resulting from the exchange of your points (for example: travel discount).

Number of points required for a reward

- 2.11** The required number of points for an exchange is **established according to the exchange table applicable to each reward in the À la carte Plan which is provided in Schedule “A”**. This table is also available online at myalacarterewards.nbc.ca.
- 2.12** Before exchanging points, you must ensure that you have enough points to get the reward you want. If you do not, it is possible that the balance of your points be negative.

How to calculate points

2.13 Points are rounded off to the nearest whole number upon billing. For example:

2.13.1 **10.25** or **10.49** points earned = **10** points

2.13.2 **10.50** or **10.75** points earned = **11** points

Cash and Points

2.14 You may not have enough points to earn a reward. In that case, if this option is available on your rewards plan, you can use the Cash and Points option, which will allow you to make up for the missing portion through a purchase on your Mastercard credit card. The dollar-to-point conversion rate can be found in Schedule “**A**”.

3. Rewards catalogue: specific rules

Delivery of rewards

- 3.1** When you exchange your points for a reward, you must confirm the delivery address. **No delivery** will be made to a **post office box** (P.O. Box) or an address **outside Canada**.
- 3.2** Please allow approximately **4 to 6 weeks** for a normal delivery period. We are not responsible for any delivery delay for reasons beyond our control (for example: wrong address provided, spam protection, antivirus, firewall, postal strike, etc.) nor for any inconvenience this may cause.
- 3.3** Receiving a reward: we are not responsible for lost or stolen items.
- 3.4** Shipping costs and taxes are included in the number of points required for the reward.
- 3.5** Order in transit: You can validate the status of your order directly on the carrier’s website if a tracking number was provided with your order. For orders whose status is lost in transit, you must contact the Rewards Centre **within 30 days of receiving your shipping confirmation email** to file a claim. No claims will be accepted after this date.
- 3.6** Item not received: if you have not received the item or gift card **after more than 15 days from the shipping date**, you must contact the Rewards Centre **within 30 days of receiving your shipping confirmation email** in order to file a claim. No claims will be accepted after this date.

Ordered items

Return of defective items or items damaged during delivery

- 3.7** **Defective items or items damaged during delivery can be returned.** We will cover the shipping cost for the return of the item. **You must return such items within 15 days of its delivery.**

Before returning an item, you must contact the Rewards Centre to obtain specific instructions; for example, you must return the item in its original packaging, unused. See Section **16** for contact information.

If we conclude that the item is defective or damaged, you may choose to receive a replacement item or have your points returned.

More than 15 days after delivery:

- The Rewards Centre will not accept returns.
- You will receive a sales slip (warranty leaflet) and be advised to take the item to a local supplier authorized to repair it in accordance with the manufacturer's warranty.

Return of an item in case of dissatisfaction

3.8 In case of dissatisfaction, the item can be returned. Electronic devices with downloadable content cannot be returned and are a final sale. You are responsible for the shipping costs of returned items. **You must return the item within 15 days of delivery.** Before returning the item, you must contact the Rewards Centre for specific instructions. Among other things, you must return the item unused, in a resaleable condition and in its original packaging. If the returned item complies with these conditions, we will proceed to refund your points.

More than 15 days after delivery:

- The Rewards Centre will not accept any returns.

Rewards not available

3.9 Rewards are available in **limited quantities, depending on our suppliers' inventory.**

3.10 The item you order is no longer available: a similar item of equal or greater value may be sent to you.

3.11 You are not satisfied with the replacement item: you must return the item within 15 days of its delivery. We assume the shipping costs for the returned items. Before returning the item, you must contact the Rewards Centre for specific instructions. Among other things, you must return the item unused, in a resaleable condition and in its original packaging. If the returned item complies with these conditions, we will proceed to refund your points.

More than 15 days after delivery:

- The Rewards Centre will not accept any returns.

3.12 An item of equal or better quality is not available: we will advise you of the cancellation of your order and invite you to place a new one.

3.13 The item is temporarily unavailable: we will inform you of the estimated delivery date.

Gift card

3.14 A gift card order is final and cannot be cancelled or returned. We are not responsible for the loss of gift cards. We will not refund any lost gift cards.

Electronic gift card

3.15 The Rewards Plan offers the option to order electronic gift cards. Orders for electronic gift cards can be issued by email or text.

Each electronic gift card is sent individually and includes a link that you must click to access the electronic gift card.

- If the electronic gift card is in stock: the issuance of the electronic gift card may take up to 1 business day from the date of the order.
- If the electronic gift card is currently out of inventory: the electronic gift card will be issued when inventory is available.

You must contact the Rewards Centre **within 30 days following the order** if you have not received the electronic gift card **within 15 days of the order**.

3.16 Once an electronic gift card order is placed, it is final and cannot be cancelled, deactivated or credited.

Brand names and trade names

3.17 All brand names and trade names are the property of their respective owners.

4. Redeeming points with the À la carte Travel Agency: specific rules

How to make a reservation

4.1 The À la carte Travel Agency gives you access to the travel services generally offered by a travel agency (for example: all-inclusive vacations, tours, airline tickets, hotel bookings, cruises, vehicle rentals and insurance).

4.2 To make a reservation with the À la carte Travel Agency, sign in to myalacarterewards.nbc.ca, select the "Travel" tab and then click "À la carte Travel Agency."

You can also contact a travel expert at **1-800-561-3653** (toll-free), Monday to Friday from **8** a.m. to **7** p.m. (ET), and Saturdays from **9** a.m. to **5** p.m. (ET).

Note: For clients with a Platinum Mastercard, World Mastercard or World Elite Mastercard, additional travel rewards options are offered. See section **5** for details.

4.3 Your purchase may be paid in part or in full with your points and must be charged to your eligible Mastercard credit card. The travel credit will take effect approximately **72 hours** following the exchange.

4.4 The À la carte Travel Agency is managed by Transat Distribution Canada Inc. (Quebec permit No. **753141**).

Reservation fees

4.5 Note that reservations made over the phone are subject to the following fees:

- Airplane ticket reservations: **\$35** per person plus applicable taxes.
- Any other reservation: **\$25** per person plus applicable taxes.

4.6 You may use your points, your credit card or a combination of both to pay the À la carte Travel Agency's invoice.

Delivery of travel documents

- 4.7** An invoice will be sent to you after your reservation is made.
- 4.8** Your travel documents will be sent to you **at least 7 days** prior to your departure date.
- 4.9** **Your reservation is confirmed less than 7 days prior to your departure date:** your travel documents may be available for pickup only at the airport on the departure date. Your travel agent will keep you informed.
- 4.10** In some cases, the À la carte Travel Agency may send the travel documents **electronically** (by email or fax). Your travel agent will keep you informed.
- 4.11** You must **review the accuracy of the information** on the invoice and on the travel documents, including reservation details and passenger information. You must **immediately** inform the À la carte Travel Agency in case of error.
- 4.12** No travel documents will be sent to an address outside of Canada.

5. Travel discounts

- 5.1** You can make travel reservations with:
- The travel agency of your choice, including an online travel agency;
 - The airline of your choice.
- 5.2** **The following purchases are eligible for a travel discount:** plane tickets, vacation packages, car rentals, hotel stays, reservations of a condominium or country house for tourism purposes, cruises, excursions and camping.
- 5.3** **The following purchases are NOT eligible for a travel discount:** personal expenses made during trips (e.g. restaurants, purchase of souvenirs and clothing).
- 5.4** **Travel costs must be paid with your Platinum Mastercard, World Mastercard or World Elite Mastercard credit card** before requesting the exchange of your points for a travel discount. Points must be exchanged for a travel discount **within 60 days of your purchase**.
- 5.5** To request an exchange please refer to section **2**.
- 5.6** The travel discount will be applied approximately **72 hours after** your request is received.
- 5.7** As a World Elite Mastercard cardholder, you have access to a free “Smart Traveller” Fee Reimbursements program. The terms and conditions of this program are set out in Schedule **“C”**.

6. Transfer of points to another person

- 6.1** Points cannot be given, exchanged or transferred in any other manner to another person, including in the event of divorce, separation or loss of employment.

Specific rules apply:

- In the event of the death of the primary cardholder (see section **6.2**);

6.2 In the event of the death of the primary cardholder: the primary cardholder's credit card account will be closed, including all authorized users' cards. The estate may request the transfer or redemption of points according to the following options within **12** months of the account closure:

6.2.1 Transfer of points: if the authorized user is the spouse, common-law or civil union partner: the authorized user can request a Mastercard credit card with the À la carte Plan and, should he qualify, ask for the transfer of points to his own account.

6.2.2 Account credit: for each point, a credit of **\$0.004** will be applied to the credit card account. A minimum of **3,500** points is required.

6.2.3 Gift Cards: redeem the points for gift cards from the Rewards catalogue. A minimum **3,500** points is required.

Transfers or exchanges will be permitted only if the primary cardholder's account was in good standing at the time it was closed. That is, all obligations of the credit card agreement have been respected (for example: minimum payment was made regularly, annual fees were paid).

7. Expiration of points or suspension of the right to exchange points

7.1 Your **right to exchange** points is **suspended** in the following cases:

- You have not fully paid the annual fees for your credit card.
- You have failed to make the minimum monthly payment.
- You have not fulfilled any other obligation under the credit card agreement.

7.2 If your situation corresponds to one of the situations described in the preceding paragraph, we will send you a notice to this effect. **You will have 30 days following this notice to correct the situation.** Otherwise, we may convert your points to a monetary value, as per the exchange table shown in **Schedule "A"** (see section "Conversion of points for reimbursement") and apply that value as a reimbursement of your credit card account.

7.3 Your points will expire if your credit card account remains inactive during a **minimum period of 12 months**, which means:

- for an open account, when:
 - you have not made any monetary transaction during this period; or
 - you have not exchanged, applied or received any point and/or cash refund during this period.

- for a closed account, when:
 - you have not exchanged, applied or received any point and/or cash refund during this period.

7.4 You will receive a notice between **30 to 60 days** before your points expire. This notice will indicate the date at which your points may expire. You may reactivate your account during this period to prevent your points from expiring or you may use your points, which will put an end to the inactivity period.

8. Replacement of your credit card

8.1 Receive another card with the À la carte Plan: your points will automatically be transferred to your new credit card account.

8.2 Receive any other credit card: your À la carte Plan credit card account will be closed. We encourage you to use your points before the replacement of your card since your points may expire due to the inactivity of your account.

9. Combining your points

9.1 If you are the primary cardholder of (two) 2 credit card accounts offering the À la carte Plan: you may combine the points you have accumulated on these **(two) 2** accounts provided both accounts are in good standing, meaning that you have respected all the obligations of the cardholder agreement. To do so, you must contact Mastercard Customer Service and indicate the credit card account to which the points must be transferred.

10. Theft or loss of your credit card

10.1 Points earned will be automatically transferred to your new credit card with the À la carte Plan.

11. Closure of your credit card account

11.1 If you close your credit card account without transferring your points to another card: the points you earned may expire due to inactivity of your account. Refer to **Section 7** to know more about the risks related to the expiration of your points.

11.2 If your points show a negative balance when you close your account (for example: following the return of a purchase or simultaneous or successive purchases made using the same points or following an error on our part): we reserve the right to cancel any exchange having caused a negative balance or to claim the monetary value of those points from you at the rate of **\$0.015** per point. This amount will be charged to you and will appear on your next credit card statement.

12. In case of error or fraud

- 12.1 You find an error on your statement of account which could change the balance of your points:** you must contact Mastercard Customer Service by mail or by phone **within 60 days of the statement date**. After **60** days, you will not be able to contest the number of points indicated on your statement.
- 12.2 If we make a calculation error when points are exchanged or reimbursed:** we reserve the right to correct it and to adjust the points accordingly. If the balance of your points is negative following such an adjustment, the new points earned will be first applied to settle the negative balance, as per the earning rate associated with your card
- 12.3 Display errors:** subject to applicable law, if important information displayed on one of our websites or in our communications is incorrect, we reserve the right to correct this error, as the case may be, and adjust the points accordingly. We will communicate with you to inform you of the situation.
- 12.4 In case of fraud:** we reserve the right to reverse the fraudulent transaction or claim and refund you the monetary value of the points used at the following exchange rate: **\$0.015** per point. This amount will be charged to you and will appear on your next credit card statement.

13. Cancellation and modification of the À la carte Plan

- 13.1** We reserve the right to cancel all or part of the À la carte Plan at any time upon **90 days' notice**.
- 13.2** We may change the following elements of the À la carte Plan, to the extent permitted by law:
- The accumulation and the exchange of points as well as related rights;
 - The features and attributes of your points;
 - The membership restrictions and conditions of the À la carte Plan;
 - The rules about the communication of information related to the À la carte Plan;
 - The rules regarding errors in the allocated number of points and the handling of complaints;
 - The rules regarding the processing of orders, including the return, replacement and repair of merchandise as well as credits to be granted;
 - The products or services offered and all applicable fees;
 - The termination of membership to the À la carte Plan, the replacement of cards, the closure of credit card accounts and their consequences; and
 - The provisions related to the modification of all or any of the rules of the À la carte Plan.

13.3 At least **60** days prior to the modification, we will send you a written notice, drafted clearly and legibly, setting out the old and new rules as well as the effective date. The notice may be sent to you by electronic transmission, when applicable. You may refuse these modifications and close your credit card account without cost, penalty or cancellation indemnity by sending us a notice no later than **30** days after the change becomes effective. Specifically, you may refuse a change when such change increases your obligations or reduces ours.

14. Other information

14.1 You acknowledge that we do not provide the rewards. We only facilitate the process of obtaining them in accordance with the terms and conditions of the suppliers of such goods and services. The bank is not liable with respect to the rewards or suppliers' terms and conditions. Any recourse must be directed against the supplier of the reward.

14.2 National Bank and its suppliers are not liable for damages resulting from any incident occurring during a trip purchased via the À la carte Travel Agency or during an activity provided under the À la carte Plan.

14.3 Failure on our part to apply any of the applicable rules of the À la carte Plan or to exercise any right shall not be considered as a waiver of National Bank's rights.

14.4 The rules applicable to the À la carte Plan are governed exclusively by the laws of the province or territory where you reside or the head office of the business that owns the credit card account. If your residence or the business's head office is outside Canada, the legislation in force in Quebec governs the rules applicable to the À la carte Plan. You irrevocably acknowledge the exclusive jurisdiction of the courts of the Canadian province or territory governing the interpretation of these rules, to the exclusion of any other tribunal.

15. Language

The parties have requested that this document be drawn up in English.

16. Contact information

À LA CARTE REWARDS CENTRE

(catalogue and exclusive travel features)

Website: myalacarterewards.nbc.ca

1-800-341-8083 (toll-free)

À LA CARTE TRAVEL AGENCY: **1-800-561-3653**

MASTERCARD CUSTOMER SERVICE

600 De La Gauchetière West, Suite 18474

Montreal, Quebec H3B 4L2

Personal banking services: **1-888-622-2783** (toll-free) or **514-394-1427**

"SMART TRAVELLER" FEE

For reimbursements in North America, dial **1-888-296-8881**.

SCHEDULE A: Exchange Tables

Merchandise and gift cards

To find out the required number of points for each reward, please visit the À la carte Rewards website (*Boutique section*) myalacarterewards.nbc.ca.

Cash and Points

You may not have enough points to receive a reward. In that case, you can use the Cash and Points option if it's offered for your reward. This option will allow you to make up for the missing portion through a purchase on your Mastercard credit card. You must cover at least 40% of the value of the reward with points. Please visit the À la carte Rewards website (*Boutique section*), myalacarterewards.nbc.ca, to find out the value of each reward.

Exchanges with the À la carte Travel Agency

<i>Value</i>	<i>Points</i>
\$100	10,000

Travel Discounts

<i>Value</i>	<i>Points</i>
Exchange of less than 55,000 points: \$100	12,000
Exchange of 55,000 points or more: \$100	11,000

Conversion of points for reimbursement

<i>Value</i>	<i>Points</i>
\$25	6,250
\$50	12,500
\$100	25,000
\$500	125,000
\$1,000	250,000

SCHEDULE B: Earning Tables

Platinum Mastercard

Earnings on admissible purchases	1 point per dollar value purchased
Additional earnings on eligible purchases with the À la carte Travel Agency	1 additional point per dollar value purchased

World Mastercard

Earnings on eligible purchases	From 0 to \$20,000 = 1.25 point per dollar value purchase From \$20,001 à \$30,000 = 2 points per dollar value purchase \$30,001 or more = 1.25 point per dollar value purchase
Additional earnings on eligible purchases with the À la carte Travel Agency	1.25 additional point per dollar value purchased

World Elite Mastercard

Earnings on eligible purchases	From 0 to \$40,000 = 1.5 point per dollar value purchased From \$40,001 to \$80,000 = 2 points per dollar value purchased \$80,001 or more = 1.5 point per dollar value purchased
Additional earnings on eligible purchases with the À la carte Travel Agency	1.5 additional point per dollar value purchased

SCHEDULE C: “Smart Traveller” Fee Reimbursements

The Travel Reimbursements described herein are provided by Sigma Loyalty Group Inc. (SLG).

The following Terms and Conditions are subject to change at any time without prior notice.

Only the primary cardholder (cardholder) of a National Bank World Elite Mastercard whose account is in good standing can request a travel reimbursement. An account in good standing refers to an account linked to a credit card which complies with the Agreement governing the use of the credit card and which is not subject to any restrictions. For example, the annual fees related to the credit card must have been paid in full.

The primary cardholder can request the following reimbursements. The 12-month reference period is January to December.

- > **Airport parking: the maximum reimbursement is \$100** per account per year.
- > **Airline baggage fees: the maximum reimbursement is \$100** per account per year.
- > **Airline seat selection: the maximum reimbursement is \$50** per account per year.

To Request a Reimbursement

Online:

- 1- Sign in to myalacarterewards.nbc.ca. If you do not have an online profile, be sure to click “Sign in” and follow the steps.
- 2- Once signed in, click “Smart Traveller Fee Reimbursements.”
- 3- Complete the online reimbursement form and upload all supporting documentation (proof of purchase).

By phone:

- 1- Call customer service at **1-888-296-8881** to request a reimbursement form. A new reimbursement form must be requested for every new request.
- 2- You will receive the reimbursement form(s) by mail or email.
- 3- Return the form(s) with all supporting documentation (proof of purchase).

Reimbursements will be issued once the request is approved, upon receipt of the completed forms and supporting documentation (proof of purchase). Proof of purchase includes a receipt and a credit card statement showing that the expense was paid for with your World Elite Mastercard. Please allow a maximum of **7** business days to process the refund from the date you submitted your request, if made online, or from the date of reception of your request, if sent by mail.

Disclaimers

In no event shall SLG's liability exceed the Reimbursement amounts stated above, all of which are stated in Canadian dollars.

The Travel Reimbursements are provided exclusively by SLG. National Bank of Canada is not responsible or liable for any aspect of the Travel Reimbursements provided pursuant to these Terms and Conditions.

The À la carte Plan is provided by National Bank of Canada.

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