

Financial package for physician, dentist and veterinarian clients



At National Bank, we know that managing your practice can be challenging, which is why we designed a package adapted to your reality.

Advantages of this package:¹

Transaction solutions

Non-interest bearing CDN\$ current account

- Electronic transactions free of charge
- Free transactions for holding companies and trust accounts
- No monthly fees for Internet Banking Solutions — Businesses (single or multi-entity)²

Financing solutions³

- Line of credit and term loan at the National Bank prime rate⁴
- Preferential amortization periods
- Financing may cover up to 100% of costs required to start up, establish or expand your practice
- Offer adapted to the needs of incorporated professionals

Platinum Mastercard® Business Card⁵

- \$50 discount on annual fees for main card: pay only \$75 instead of \$125. Annual fee of \$50 for each additional card.
- The interest rate on purchases is 20.99% and the interest rate on balance transfers and cash advances is 22.99%.

→ Always listening to its clients' needs, National Bank is proud to offer no capital payment on term loans⁶ following the birth or adoption of a child.



Do you have other
business needs?
Check out
our solutions!

Business Investment Account



The Business Investment Account gives you returns based on two key components: an interest rate⁷ and a bonus rate.⁷ With these attractive rates, your returns will increase as your account balance grows. The interest, to which a rate bonus is added, is calculated daily on the closing balance. This interest will be paid to the account monthly on the last day of the month.

Payroll and Human Resources Management Solutions



Take advantage of the integrated payroll and human resources solutions offered by our business partner Payworks® and give yourself more time to focus on your practice.

- 10% discount on recurring fees

Legal Assistance



Make your life easier and let Lexstart⁸ guide you through every step of the creation of your business (incorporation, shareholder agreement, website and mobile application terms and conditions).

- Get a \$350 refund while incorporating your business with Lexstart when you open a National Bank business account.⁹

Clover® payment solutions



Unlock exclusive benefits with National Bank and Clover!

National Bank clients can now access the latest in payment processing and point-of-sale technology with Clover, while enjoying preferred rates.

- Discover your potential savings by requesting a free cost comparison.
- If we can't beat your current processing rates, we'll give you a \$1,000 Mastercard® gift card.¹⁰
- Now integrated with Payworks — streamline your payroll and HR operations alongside your payment solutions.

Benefit from our expertise

Do business with our experienced team of specialists and invest your time where it counts.

Don't have a personal account with National Bank?

- Ask your Account Manager about the many benefits of also having a personal account at National Bank, or visit nbc.ca/healthcare-professionals.

- Contact your Account Manager for personalized support and assistance tailored to your needs.
- If you have any questions, please do not hesitate to contact us.

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[nbc.ca](https://www.nbc.ca)

- 1 Subject to credit approval by National Bank. Certain conditions apply. The benefits awarded may not be transferred, cumulated or combined with other financial packages, promotional offers or advantages from National Bank. This offer may be withdrawn or modified, in whole or in part, at any time without prior notice.
- 2 The monthly subscription to our Internet Banking Solutions — Businesses is offered free of charge when enrolling in this package. Certain conditions apply.
- 3 Financing subject to credit approval by National Bank. Certain conditions apply.
- 4 "Prime rate" means the annual variable interest rate published by the Bank from time to time and used by the Bank to determine the interest rates on demand loans granted by the Bank in Canadian dollars in Canada. Valid for a 1-year term. Ask your Account Manager for the applicable rate for terms over 1 year or consult the base rate page to find out which rate applies on the day's date at <https://www.nbc.ca/rates.html>.
- 5 Annual fees: These fees will appear at the latest on the second statement following the issuance of the card, and once a year after, whether the card is activated or not. Minimum payment: Your minimum payment will correspond to 2.5% of your account balance plus any amount already due or \$10, whichever amount is higher. If your account balance is lower than \$10, you must pay the entire balance. If you exceed your credit limit, the amount of the minimum payment will be the highest of the following amounts: (a) 2.5% of the account balance or (b) the amount of the overlimit. Grace period: No interest will be charged on purchases made during the month if the balance is paid in full within twenty-one (21) days of the date of the statement. This grace period does not apply to cash advances or balance transfers. Examples of credit charges calculated for a period of thirty (30) days:

Annual interest rate	Average balance	
	\$500	\$3,000
20.99% (regular rate for purchases)	\$8.63	\$51.76
22.99% (regular rate for cash advances and balance transfers)	\$9.45	\$56.69

- 6 Applies to loans with interest on capital repayments, over a maximum of 6 consecutive months for a total of 12 months without exceeding the initial amortization.
 - 7 For current interest and bonus rates, please visit [nbc.ca](https://www.nbc.ca).
 - 8 Neither National Bank nor Lexstart, nor their representatives, assume any liability for the exactness or reliability of the content. However, any lawyer who renders a service via this platform is liable for that service.
 - 9 The offer details and conditions can be consulted at www.lexstart.ca/en/national-bank-offer.
 - 10 Terms and Conditions apply. Merchant processing cost comparison based on all Merchant Services processing charges shown on most recent processor merchant statement, excluding third-party fees, compliance fees and equipment costs. Limit one gift card per merchant. Please allow 6–8 weeks to receive your Mastercard gift card. This exclusive offer is valid to new contract merchants only. All regular Merchant Terms and Conditions apply.
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