

Fee Guide

Fee Guide for Personal Banking Solutions

Effective October 26, 2025



Now more than ever, you're looking for banking solutions designed to meet your needs and expectations. At National Bank, we understand that. So we created this Fee Guide, a simple reference tool that outlines a competitive fee structure for our products and services, as well as a wealth of information to help you make the right choices. Some of the terms used in this guide are defined in the glossary at the end.

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Banking Packages

Choose the banking package that best meets your needs. Estimating the number of banking transactions you carry out each month will help you find the package that's right for you.

	The Minimalist [®] , ¹	The Connected [®]	The Total [®]
Fixed monthly fees	\$3.95	\$15.95	\$28.95
Transactions included ²	18 electronic transactions	Unlimited electronic transactions	Unlimited electronic transactions
Including branch transactions	Including 2 until January 25, 2026	None	Unlimited
Branch transaction			
› Withdrawal, transfer, withdrawal for bill payment	\$2.50/transaction	\$2.50/transaction	Included
› Bill payment service	\$2.00/bill	\$2.00/bill	Included
Electronic transaction ³			
› Withdrawal, transfer, ⁴ withdrawal for bill payment ⁵	Included	Included	Included
› Debit purchase	Included	Included	Included
› Cheque, pre-authorized debit	Included	Included	Included
Minimum daily balance to have flat monthly fees waived	n/a	\$4,500	\$6,000
Sending an <i>Interac</i> e-Transfer [®] , ⁶	Free	Free	Free
Statement fees			
› Online statement	Free	Free	Free
› Paper statement	Free	\$3.50/month/account	Free
› List of transactions via ABM	Free	Free	Free

1 The Minimalist package is offered with no flat monthly fee for seniors aged 65 and over upon presentation of eligibility for the Guaranteed Income Supplement; for beneficiaries (aged 18 and over) of a Registered Disability Savings Plan (RDSP) upon presentation of proof of eligibility for an RDSP; for students aged 24 and under; people under 18 years old and for Indigenous Peoples upon presentation of a valid Secure Certificate of Indian Status or Certificate of Indian Status, a letter from an Indigenous community organization (e.g., elders, band, council, etc.) confirming Indigenous status, proof of membership or registration in a Metis provincial or national representative organization, or proof of membership from an Inuit land claim organization. This is a voluntary commitment by National Bank of Canada to comply with the Financial Consumer Agency of Canada's Commitment on Low-Cost and No-Cost Accounts.

2 When transactions are indicated as being included, they are included as long as the maximum number of transactions included in the package has not been reached. Any transaction over the maximum as well as any transaction or service that is not indicated in the table but for which our fee guide sets out fees will be charged based on the applicable pricing for your account or based on the general pricing set out in the "Breakdown of Service Charges" section.

3 Electronic (or digital) transactions carried out at our ABMs, a participating merchant, through our online banking services (including our call centre) or those related to certain operations in your account.

4 Includes transfers between accounts, international transfers and *Interac* e-Transfers (in those last two situations, through our online banking services only).

5 Each bill paid at an ABM or through our online banking services counts as a transaction.

6 Fees apply to the *Interac* e-Transfer itself (see note 4 above) if you exceed the number of transactions included in your package or offer.

	The Minimalist [®] , ¹	The Connected [®]	The Total [®]
Discount on fixed monthly fees			
0–17 years old	Discount of \$3.95/month, in compliance with our Commitment ¹	Discount of \$15.95/month	Discount of \$10.95/month
18–24 years old, including students	Discount of \$3.95/month, in compliance with our Commitment ¹	Discount of \$15.95/month	Discount of \$15.95/month
60 years and older	n/a	Discount of \$5.00/month	Discount of \$5.00/month
65 years and older receiving the Guaranteed Income Supplement, 18 years and older who are beneficiaries of a RDSP, Indigenous Peoples, students aged 24 and under	Discount of \$3.95/month, in compliance with our Commitment ¹	n/a	n/a
Cumulative discount* on monthly fees for Mastercard credit card holders			
For the holder of a Platinum Mastercard [®] , World Mastercard [®] or World Elite [®] credit card ²	s.o.	Discount of \$5.00/month	Discount of \$10.00/month
Other advantages			
Cashback on the annual fees for a National Bank Mastercard [®] credit card, at enrolment ³	n/a	Up to \$30.00 ³	Up to \$150.00 ³



The Total – other advantages included

With The Total package, you enjoy these benefits:

- › Use of the *Interac*[®] and *Cirrus*[®] networks
- › Overdraft protection
- › Bank draft
- › Purchase or sale of paper money (in a foreign currency)
- › Stop payment
- › 100 personalized cheques (excluding shipping fees and taxes)
- › Integrated credit line⁴
- › Automatic transfer carried out by the bank at a specific date at your request

* Fees are adjusted to your billing, up to a maximum of \$0.

¹ The Minimalist package is offered with no flat monthly fee for seniors aged 65 and over upon presentation of eligibility for the Guaranteed Income Supplement; for beneficiaries (aged 18 and over) of a Registered Disability Savings Plan (RDSP) upon presentation of proof of eligibility for an RDSP; for students aged 24 and under; people under 18 years old and for Indigenous Peoples upon presentation of a valid Secure Certificate of Indian Status or Certificate of Indian Status, a letter from an Indigenous community organization (e.g., elders, band, council, etc.) confirming Indigenous status, proof of membership or registration in a Metis provincial or national representative organization, or proof of membership from an Inuit land claim organization. This is a voluntary commitment by National Bank of Canada to comply with the Financial Consumer Agency of Canada's Commitment on Low-Cost and No-Cost Accounts.

² We reserve the right to terminate, without notice, the discount applicable to your banking package if you do not hold eligible products. You must also keep your credit card account in good standing by adhering to the terms set out in the [Credit Card Agreement](#). This discount cannot be combined with a Banking Offer. In the event you close your eligible credit card account, or don't keep your eligible banking package or credit card account in good standing, we will charge you for the total amount of the applicable fixed monthly fees without the discount. The applicable monthly fees can be found on page 2 of this Fee Guide.

³ The cashback on the annual fees for a National Bank Mastercard credit card can only be applied one time, at enrolment.

⁴ This line of credit is subject to credit approval by the bank. This package does not waive interest charges on the line of credit.

Banking Offers

Find the solution that's right for you.

Offer for newcomers¹

The offer for newcomers is offered with no fixed monthly fees during the first year in Canada in compliance with our commitment.²

	Year 1	Year 2	Year 3
› Fixed monthly fees	\$15.95	\$15.95	\$15.95
› Minimum daily balance to maintain in the account for exemption from fixed monthly fees	n/a	\$4,500	\$4,500
› Discount on fixed monthly fees	Discount of \$15.95	Discount of \$7.97	Discount of \$3.99
› Conditions to maintain for exemption from fixed monthly fees	n/a	Hold the following products and services: Personal credit card ³ + Online statement + Salary deposit or electronic payment of 2 bills per month	
› Creditor interest payment	No	No	No
› Creditor interest calculation	n/a	n/a	n/a

Transaction fees

Branch transaction (fees per transaction)

› Withdrawal, transfer	No fees	\$2.50	\$2.50
› Withdrawal for bill payment		\$2.50	\$2.50
› Bill payment service		\$2.00/bill	\$2.00/bill



Automatic migration

Three years after subscribing to the offer for newcomers, the account will be automatically replaced by the Connected® package. See the fees associated with the Connected package on page 2.

For other fees, refer to pages 18 to 27.

¹ To benefit from this offer, the newcomer must sign up no later than 60 months after arriving in Canada. For the purposes of our offer, "Newcomers" is defined as permanent residents (including people who have received "approval-in-principle" from Immigration, Refugees and Citizenship Canada to stay in Canada), refugees (protected persons) and temporary residents (including student, worker, or temporary resident permit holders).

² This is a voluntary commitment by National Bank of Canada to comply with the Financial Consumer Agency of Canada's commitment to provide low-cost and no-cost bank accounts.

³ Credit card subject to credit approval by National Bank. Certain conditions apply.

	Year 1	Year 2	Year 3
Electronic transaction			
› Debit card purchase	No fees	No fees	No fees
› Check, pre-authorized debit			
› Withdrawal, international transfer, and <i>Interac</i> transfer			
› <i>Interac</i> transfer service			
› Transfer between accounts			
› Fees for using the <i>Interac</i> ABM network	No <i>Interac</i> network surcharge fees charged by National Bank		
Other services			
› First order of 100 personalized cheques	No fees (shipping and taxes extra)	No fees (shipping and taxes extra)	No fees (shipping and taxes extra)
› Online statement	No fees	No fees	No fees
› Paper statement		\$3.50/month/account	\$3.50/month/account
› Use of THE EXCHANGE® ATM network		No fees	No fees
› ABM transaction list			

Offer for professionals in business administration and information technology (IT), architects and engineers

Details of eligible professions and eligible proof required to confirm professional status, please visit nbc.ca/professionals.

Bank accounts

	Students*	Professionals*
To meet your various needs, we offer several deposit accounts.	One chequing account in CAD or a Progress Account™ in USD. Your spouse ¹ can be a co-account holder.	Up to three chequing accounts in CAD or Progress Accounts in USD. Your spouse can be a co-account holder or can enjoy the personal banking advantages of the offer by signing up for the additional credit card. ²
› Payment of interest credit on the CAD checking account.	No	No
› Payment of interest credit on the progress account in USD	Yes	Yes
› Determination of interest credit	Refer to page 18	Refer to page 18
› Fixed monthly fees	No fixed monthly fees during studies	With an eligible credit card: ² no monthly fees
		Without an eligible credit card: ² \$12.95 per month/account

Transaction fees

Branch transaction

› Withdrawal, transfer	No fees	No fees
› Withdrawal for bill payment		
› Bill payment service		

Electronic transaction

› Debit card purchase	No fees	No fees
› Check, pre-authorized debit		
› Withdrawal, international transfer, and <i>Interac</i> transfer		
› <i>Interac</i> transfer service		
› Transfer between accounts		

* Credit card and financing subject to credit approval by National Bank. Certain conditions apply.

1 For each of our professional offers, spouse refers to the person with whom the professional is in a married, civil union, or common-law relationship. A common-law spouse is the person with whom the professional lives at the same address.

2 Eligible credit cards: a National Bank Platinum, World or World Elite® Mastercard® credit card. Card granted subject to National Bank credit approval. Certain conditions apply. With this banking offer, only the spouse of the primary cardholder is eligible for an additional credit card. Annual fees apply for the additional card.

	Students*	Professionals*
Other services		
› Exemption from <i>Interac</i> network convenience fees charged by National Bank when using other financial institutions' banking machines ¹	Two withdrawals per billing cycle without fees	Two withdrawals per billing cycle without fees
› Safe deposit box rental N.B. product no longer offered, for existing holders only.	50% discount	50% discount
› First order of 100 personalized cheques	No fees (shipping and taxes extra)	No fees (shipping and taxes extra)
› Overdraft protection	No fees	No fees
› Online statement		
› Paper statement	\$3.50/month/account	\$3.50/month/account
› Drafts in all currencies	No fees	No fees
› Use of THE EXCHANGE® ATM network		
› ABM transaction list	\$0.75	\$0.75

* Credit card and financing subject to credit approval by National Bank. Certain conditions apply.

¹ Certain banking machine operators may charge additional fees for the use of their equipment. A notice about the fees must be displayed to users on the banking machine screen before the transaction is processed so that they have the option of cancelling the transaction. The fees are added to the withdrawal amount and are paid directly to the banking machine operator. Those additional fees are not National Bank convenience fees.

Lines of credit

	Students*	Professionals*
Receive advantages for the following financing solutions	Student line of credit	Personal Flex line (\$5.000 and more)
› Preferred terms and conditions	For more information, visit nbc.ca/professionals .	For more information, visit nbc.ca/professionals .
› Currency	CAD	CAD
› Fixed monthly fees	\$0	\$0

Transaction fees

Branch transaction

› Bill payment service	\$2.00/bill	No fees
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Electronic transaction

› Debit card purchase	No fees	No fees
› Interac transfer service		
› Withdrawal for bill payment	\$1.25/withdrawal	\$1.25/withdrawal

Other services

› First order of 100 personalized cheques	No fees (shipping and taxes extra)	No fees (shipping and taxes extra)
› Online statement	No fees	No fees
› Paper statement	\$3.50/month/account	\$3.50/month/account
› Drafts in all currencies	No fees	No fees
› Use of THE EXCHANGE® ATM network		
› Management fees		
› ABM transaction list	\$0.75	\$0.75
› National Bank All-In-One	n/a	For more information, visit nbc.ca/professionals .

For other fees, refer to pages 18 to 27.

* Credit card and financing subject to credit approval by National Bank. Certain conditions apply.

Offer for healthcare workers, public service workers and teachers

Details of eligible professions and eligible proof required to confirm professional status, please visit nbc.ca/professionals.

Bank accounts

	Students*	Professionals*
To meet your various needs, we offer several deposit accounts.	One chequing account in CAD or a Progress Account™ in USD. Your spouse ¹ can be a co-account holder.	Up to three chequing accounts in CAD or Progress Accounts in USD. Your spouse can be a co-account holder or can enjoy the personal banking advantages of the offer by signing up for the additional credit card. ²
› Payment of interest credit on the CAD checking account.	No	No
› Payment of interest credit on the progress account in USD	Yes	Yes
› Determination of interest credit	Refer to page 18	Refer to page 18
› Fixed monthly fees	No fixed monthly fees during studies	With an eligible credit card: ² no monthly fees Without an eligible credit card: ² \$12.95 per month/account

Transaction fees

Branch transaction

› Withdrawal, transfer	No fees	No fees
› Withdrawal for bill payment		
› Bill payment service		

Electronic transaction

› Debit card purchase	No fees	No fees
› Check, pre-authorized debit		
› Withdrawal, international transfer, and <i>Interac</i> transfer		
› <i>Interac</i> transfer service		
› Transfer between accounts		

* Credit card and financing subject to credit approval by National Bank. Certain conditions apply.

¹ For each of our professional offers, spouse refers to the person with whom the professional is in a married, civil union, or common-law relationship. A common-law spouse is the person with whom the professional lives at the same address.

² Eligible credit cards: a National Bank Platinum, World or World Elite® Mastercard® credit card. Card granted subject to National Bank credit approval. Certain conditions apply. With this banking offer, only the spouse of the primary cardholder is eligible for an additional credit card. Annual fees apply for the additional card.

	Students*	Professionals*
Other services		
› Safe deposit box rental N.B. product no longer offered, for existing holders only.	50% discount	50% discount
› First order of 100 personalized cheques	No fees (shipping and taxes extra)	No fees (shipping and taxes extra)
› Overdraft protection	No fees	No fees
› Online statement		
› Paper statement	\$3.50/month/account	\$3.50/month/account
› Drafts in all currencies	No fees	No fees
› Use of THE EXCHANGE® ATM network		
› ABM transaction list	\$0.75	\$0.75

* Credit card and financing subject to credit approval by National Bank. Certain conditions apply.

Lines of credit

	Students*	Professionals*
Receive advantages for the following financing solutions	Student line of credit	Personal Flex line (\$5.000 and more)
› Preferred terms and conditions	For more information, visit nbc.ca/professionals .	For more information, visit nbc.ca/professionals .
› Currency	CAD	CAD
› Fixed monthly fees	\$0	\$0

Transaction fees

Branch transaction

› Bill payment service	\$2.00/bill	No fees
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Electronic transaction

› Debit card purchase	No fees	No fees
› Interac transfer service		
› Withdrawal for bill payment	\$1.25/withdrawal	\$1.25/withdrawal

Other services

› First order of 100 personalized cheques	No fees (shipping and taxes extra)	No fees (shipping and taxes extra)
› Online statement	No fees	No fees
› Paper statement	\$3.50/month/account	\$3.50/month/account
› Drafts in all currencies	No fees	No fees
› Use of THE EXCHANGE® ATM network		
› Management fees		
› ABM transaction list	\$0.75	\$0.75
› National Bank All-In-One	n/a	For more information, visit nbc.ca/professionals .

For other fees, refer to pages 18 to 27.

* Credit card and financing subject to credit approval by National Bank. Certain conditions apply.

Offer for professionals in medicine, dentistry and veterinary medicine, pharmacy, optometry and chiropractic

Details of eligible professions and eligible proof required to confirm professional status, please visit nbc.ca/professionals.

Bank accounts

	Students*	Professionals*
To meet your various needs, we offer several deposit accounts.	One chequing account in CAD or a Progress Account™ in USD. Your spouse ¹ can be a co-account holder.	Up to three chequing accounts in CAD or Progress Accounts in USD. Your spouse can be a co-account holder or can enjoy the personal banking advantages of the offer by signing up for the additional credit card. ²
› Payment of interest credit on the CAD checking account.	No	No
› Payment of interest credit on the progress account in USD	Yes	Yes
› Determination of interest credit	Refer to page 18	Refer to page 18
› Fixed monthly fees	No fixed monthly fees during studies	With an eligible credit card: ² no monthly fees Without an eligible credit card: ² \$12.95 per month/account

Transaction fees

Branch transaction

› Withdrawal, transfer	No fees	No fees
› Withdrawal for bill payment		
› Bill payment service		

Electronic transaction

› Debit card purchase	No fees	No fees
› Check, pre-authorized debit		
› Withdrawal, international transfer, and <i>Interac</i> transfer		
› <i>Interac</i> transfer service		
› Transfer between accounts		

* Credit card and financing subject to credit approval by National Bank. Certain conditions apply.

¹ For each of our professional offers, spouse refers to the person with whom the professional is in a married, civil union, or common-law relationship. A common-law spouse is the person with whom the professional lives at the same address.

² Eligible credit cards: a National Bank Platinum, World or World Elite® Mastercard® credit card. Card granted subject to National Bank credit approval. Certain conditions apply. With this banking offer, only the spouse of the primary cardholder is eligible for an additional credit card. Annual fees apply for the additional card. An annual fee applies to the additional card for the student's spouse. A discount applies to the full annual fees for the professional's spouse.

Other services

› Exemption from Cirrus® and Interac network convenience fees charged by National Bank when using other financial institutions' banking machines ¹	Unlimited number of withdrawals per month without fees	Unlimited number of withdrawals per month without fees
› Refund when using other financial institutions' ATMs in the Cirrus and Interac networks ¹	Fixed amount of \$3 per transaction	Fixed amount of \$3 per transaction
› Refund of currency conversion fees when using other financial institutions' ATMs in the Cirrus network	Fixed rate of 2.50%	Fixed rate of 2.50%
› Safe deposit box rental N.B. product no longer offered, for existing holders only.	50% discount	50% discount
› First order of 100 personalized cheques	No fees (shipping and taxes extra)	No fees (shipping and taxes extra)
› Overdraft protection	No fees	No fees
› Online statement		
› Paper statement	\$3.50/month/account	\$3.50/month/account
› Drafts in all currencies	No fees	No fees
› Use of THE EXCHANGE® ATM network		
› ABM transaction list	\$0.75	\$0.75

* Credit card and financing subject to credit approval by National Bank. Certain conditions apply.

¹ Certain banking machine operators may charge additional fees for the use of their equipment. A notice about the fees must be displayed to users on the banking machine screen before the transaction is processed so that they have the option of cancelling the transaction. The fees are added to the withdrawal amount and are paid directly to the banking machine operator. Those additional fees are not National Bank convenience fees.

Lines of credit

	Students*	Professionals*
Receive advantages for the following financing solutions	Student line of credit	Personal Flex line (\$5,000 and more)
› Preferred terms and conditions	For more information, visit nbc.ca/professionals .	For more information, visit nbc.ca/professionals .
› Currency	CAD	CAD
› Fixed monthly fees	\$0	\$0

Transaction fees

Branch transaction

› Bill payment service	\$2.00/bill	No fees
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Electronic transaction

› Debit card purchase	No fees	No fees
› Interac transfer service		
› Withdrawal for bill payment	\$1.25/withdrawal	\$1.25/withdrawal

Other services

› First order of 100 personalized cheques	No fees (shipping and taxes extra)	No fees (shipping and taxes extra)
› Online statement	No fees	No fees
› Paper statement	\$3.50/month/account	\$3.50/month/account
› Drafts in all currencies	No fees	No fees
› Use of THE EXCHANGE [®] ATM network		
› Management fees		
› ABM transaction list	\$0.75	\$0.75
› National Bank All-In-One	n/a	For more information, visit nbc.ca/professionals .

For other fees, refer to pages 18 to 27.

* Credit card and financing subject to credit approval by National Bank. Certain conditions apply.

Offer for professionals in administration, owners of an agricultural or fishing business

Details of eligible professions and eligible proof required to confirm professional status, please visit nbc.ca/professionals.

Bank accounts

	Students*	Professionals*
To meet your various needs, we offer several deposit accounts.	One chequing account in CAD or a Progress Account™ in USD. Your spouse ¹ can be a co-account holder.	Up to three chequing accounts in CAD or Progress Accounts in USD. Your spouse can be a co-account holder or can enjoy the personal banking advantages of the offer by signing up for the additional credit card. ²
› Payment of interest credit on the CAD checking account.	No	No
› Payment of interest credit on the progress account in USD	Yes	Yes
› Determination of interest credit	Refer to page 18	Refer to page 18
› Fixed monthly fees	No fixed monthly fees during studies	With an eligible credit card: ² no monthly fees
		Without an eligible credit card: ² \$12.95 per month/account

Transaction fees

Branch transaction

› Withdrawal, transfer	No fees	No fees
› Withdrawal for bill payment		
› Bill payment service		

Electronic transaction

› Debit card purchase	No fees	No fees
› Check, pre-authorized debit		
› Withdrawal, international transfer, and <i>Interac</i> transfer		
› <i>Interac</i> transfer service		
› Transfer between accounts		

* Credit card and financing subject to credit approval by National Bank. Certain conditions apply.

1 For each of our professional offers, spouse refers to the person with whom the professional is in a married, civil union, or common-law relationship. A common-law spouse is the person with whom the professional lives at the same address.

2 Eligible credit cards: a National Bank Platinum, World or World Elite® Mastercard® credit card. Card granted subject to National Bank credit approval. Certain conditions apply. With this banking offer, only the spouse of the primary cardholder is eligible for an additional credit card. Annual fees apply for the additional card.

	Students*	Professionals*
Other services		
› Safe deposit box rental N.B. product no longer offered, for existing holders only.	50% discount	50% discount
› First order of 100 personalized cheques	No fees (shipping and taxes extra)	No fees (shipping and taxes extra)
› Overdraft protection	No fees	No fees
› Online statement		
› Paper statement	\$3.50/month/account	\$3.50/month/account
› Drafts in all currencies	No fees	No fees
› Use of THE EXCHANGE® ATM network		
› ABM transaction list	\$0.75	\$0.75

* Credit card and financing subject to credit approval by National Bank. Certain conditions apply.

Lines of credit

	Students*	Professionals*
Receive advantages for the following financing solutions	Student line of credit	Personal Flex line (\$5.000 and more)
› Preferred terms and conditions	For more information, visit nbc.ca/professionals .	For more information, visit nbc.ca/professionals .
› Currency	CAD	CAD
› Fixed monthly fees	\$0	\$0

Transaction fees

Branch transaction

› Bill payment service	\$2.00/bill	No fees
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Electronic transaction

› Debit card purchase	No fees	No fees
› Interac transfer service		
› Withdrawal for bill payment	\$1.25/withdrawal	\$1.25/withdrawal

Other services

› First order of 100 personalized cheques	No fees (shipping and taxes extra)	No fees (shipping and taxes extra)
› Online statement	No fees	No fees
› Paper statement	\$3.50/month/account	\$3.50/month/account
› Drafts in all currencies	No fees	No fees
› Use of THE EXCHANGE® ATM network		
› Management fees		
› ABM transaction list	\$0.75	\$0.75
› National Bank All-In-One	n/a	For more information, visit nbc.ca/professionals .

For other fees, refer to pages 18 to 27.

* Credit card and financing subject to credit approval by National Bank. Certain conditions apply.

Deposit Account

	Chequing Account	Progress Account™ in US\$	High Interest Savings Account*
We offer a number of deposit account options to meet your needs.	For everyday banking	Combine the advantages of a Savings Account and a Chequing Account.	To help you save more, interest on the High Interest Savings Account is calculated as of the first dollar deposited.
Currency	CA\$	US\$	CA\$
Payment of interest credit ¹	No	<u>Yes</u>	<u>Yes</u>
Determination of interest credit Rate available at nbc.ca and in branch	n/a	Progressive rate based on account balance tiers. Interest calculated on the daily closing balance and paid monthly. ¹	Interest calculated on the daily closing balance and paid monthly. ¹
Eligible for a banking package or offer	Yes	Yes	No

Transaction fees

Branch transaction (fees per transaction)

› Withdrawal,* transfer*	\$2.50	Free	\$5.00
› Withdrawal for bill payment*	\$2.50	Free	\$5.00
› Bill payment service	\$2.00/bill	\$2.00/bill	\$2.00/bill

Electronic transaction (fees per transaction)

› Debit purchase	\$1.25	\$1.25	\$5.00
› Transfer between accounts*	\$1.25	\$1.25	Free for transfers between accounts through our online banking services
› Withdrawal,* international transfer* and Interac e-Transfer*	\$1.25	\$1.25	\$5.00
› Sending an Interac e-Transfer	\$1.25	\$1.25	\$1.25
› Cheque,* pre-authorized debit*	\$1.25	\$1.25	\$5.00

* The High Interest Savings Account allows one free transaction per month among the transactions listed with an asterisk.

¹ The balance of each tier is associated with a specific rate, applied only to the corresponding portion. Rates are not cumulative.

	Chequing Account	Progress Account™ in US\$	High Interest Savings Account
Other services			
Online statement	Free	Free	Free
Paper statement	\$3.50/month/account	\$3.50/month/account	\$3.50/month/account
Automatic transfer carried out by the bank at a specific date at your request	\$1.50/transfer	\$1.50/transfer	\$1.50/transfer

Additional information

- › The Progress Account in US\$ is not accessible through through ABMs, terminals at participating merchants or our online banking services (except in the last case, to view your transactions).
- › The High Interest Savings Account does not offer the option to write cheques.

Line of Credit Account

Lines of credit are subject to credit approval by the bank. The interest rates payable on advances and if the credit limit is exceeded are stated in the credit agreement you enter into when setting up the line of credit.

The RRSP Line of Credit enables you to finance your RRSP contributions year-round by making it easy for you to include your retirement savings goals in your budget.

	Personal Flex Line (\$5,000 and over) and Student Line of Credit	RRSP Line of Credit (\$5,000 and over)	National Bank All-In-One Banking
Eligible for a banking package or offer	Yes	Yes	Fixed monthly transaction fees for each account related to the All-In-One: \$7.00/month/account

Transaction fees

Branch transaction (fees per transaction)

› Withdrawal	Free	n/a	\$2.50
› Transfer between accounts	Free ¹	Free	\$2.50
› Bill payment	Free	n/a	\$2.50
› Bill payment service	\$2.00/bill	n/a	\$2.00/bill

¹ These transfers will be charged if the number of transactions allowed under the offer or package is exceeded: \$2.50 per transfer and \$1.25 per transfer using an ABM or online banking services.

Note: Transactions involving paper items (cheques) or paper money shall not be processed.

	Personal Flex Line (\$5,000 and over) and Student Line of Credit	RRSP Line of Credit (\$5,000 and over)	National Bank All-In-One Banking
Electronic transaction (fees per transaction)			
› Debit purchase	\$1.25	n/a	Included
› Withdrawal, international transfer, <i>Interac</i> e-Transfer	\$1.25	n/a	Included
› Transfer between accounts	Free ¹	Free to invest in an RRSP at National Bank or one of its subsidiaries	Included
› Sending an <i>Interac</i> e-Transfer	\$1.25	n/a	Included
› Cheque	\$1.25	n/a	Included
› Pre-authorized debit	\$1.25	\$1.25 Free to invest in an RRSP at National Bank or one of its subsidiaries	Included

Other services

Management fee	\$1.00/month	\$1.00/month	Included
Automatic transfer carried out by the bank at a specific date at your request	\$1.50/transfer	n/a	Included



Tip!

By using your Personal Flex Line or Student Line of Credit as your day-to-day deposit account, you'll save on interest charges for advances. Plus, you can limit your service charges by opting for one of our flat-fee banking packages.

¹ These transfers will be charged if the number of transactions allowed under the offer or package is exceeded: \$2.50 per transfer and \$1.25 per transfer using an ABM or online banking services.

Note: Transactions involving paper items (cheques) or paper money shall not be processed.

National Bank All-In-One Banking

The All-In-One Banking home equity line of credit, which includes an authorized credit limit, allows you to access financing and carry out banking transactions. Thanks to its competitive financing rate, you can reduce your expenses and benefit from lower fees on most of your transactions. All-In-One Banking is subject to credit approval by the bank. The interest rate payable on advances is stated in the credit agreement you enter into when setting up the line of credit.

Interest rates applicable on credit balances

- › Progressive rate based on account balance tiers. Interest is calculated at the end of each day on the applicable portion of the daily closing balance and is paid monthly. The interest rate in effect is displayed in branches, on nbc.ca › [Personal](#) › [Mortgage](#) › [See current rates](#), "Home equity line of credit" section, and can be obtained by contacting us.
- › No compensation is made between creditor and debtor accounts.

Structure

- › All-In-One Banking is a line of credit linked to one or more accounts so you can separate your needs (e.g., home financing, renovation project).

Flat monthly transaction fee for each account related to the All-In-One

- | | |
|-----------------------|----------------------|
| › Main account | \$7.00/month |
| › Additional accounts | \$7.00/month/account |

The flat monthly fee includes these transactions:

- › Debit card purchase
- › Cheque, pre-authorized debit
- › Withdrawal, transfer between accounts, international transfer, *Interac* e-Transfer and withdrawal for one bill payment via ABM and our online banking services
- › Sending an *Interac* e-Transfer
- › Receiving an *Interac* e-Transfer
- › Automatic transfer carried out by the bank at a specific date at your request
- › List of transactions via ABM

Service charges (branch transactions)

- | | |
|--|--------------------|
| › Withdrawal, transfer and withdrawal for bill payment | \$2.50/transaction |
| › Bill payment service | \$2.00/bill |

Breakdown of Service Charges

Please note that some fees are subject to the federal goods and services tax (GST) and, if applicable, any other provincial tax.

Interac e-Transfer

Receiving an <i>Interac</i> e-Transfer	Free
Sending an <i>Interac</i> e-Transfer (free with a banking package or offer)	\$1.25/transfer
Cancelling an <i>Interac</i> e-Transfer	\$3.50/transfer

Automated Banking Machine

List of ABM transactions (free with a banking package, certain banking offers or All-In-One Banking)

› Fee per transaction	\$0.75
› Flat fee	\$1.00/month

Fees for transactions carried out through an ABM network other than National Bank's (excluding Mastercard cash advances).

ABM network transaction fee

› Interac	\$2.00/transaction
› Cirrus	\$5.00/transaction
› THE EXCHANGE®	Free

Draft^{1,2}

Draft in CA\$

Draft in CA\$	CA \$9.00
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Draft in US\$

\$5,000.00 or less	US \$9.00
\$5,000.01 or more	US \$12.50

Draft in foreign currency

\$5,000.00 or less	CA \$9.00
\$5,000.01 or more	CA \$12.50

Refund or issuing of a duplicate of a draft³

\$99.99 or less	
› In CA\$	CA \$10.00
› In US\$	US \$10.00
› In another foreign currency	CA \$10.00
\$100.00 or more	
› In CA\$	CA \$10.00
› In US\$	US \$16.00
› In another foreign currency	CA \$25.00

¹ Unless otherwise indicated, no transaction fees are added for the use of any of the services included in this section.

² Subject to National Bank requirements and standards. Withdrawal fees and correspondent fees may be added.

³ Deposits in foreign currency are not accepted for the Personal Flex Line, Student Line of Credit or RRSP Line of Credit.

Cheque

Cheques or pre-authorized debit

CA\$ or US\$ (depending on the account currency)

Manual processing fee per unencoded or unqualified cheque or item	\$5.00
Processing fee per cheque, item or payment instruction drawn on the account and returned or rejected due to insufficient funds	\$45.00
Pre-authorized debit from an account without chequing privileges	\$6.50
Item received by mail for deposit in an account	\$5.25

Cheque in foreign currency cashed or deposited¹

CA\$ or US\$ (depending on the account currency)

US\$ item into US\$ (no fee if the client has a US\$ account)	US \$7.00
US\$ item into CA\$	CA \$7.00
Foreign currency other than US\$ ² :	
› \$41,000.00 or less	\$11.00
› \$1,000.01 or more	\$13.00
Cheque in US\$ or any other currency drawn on a CA\$ account	\$20.00

Miscellaneous fees

Ordering cheques

- › The cost depends on the model selected and number of cheques ordered.

Stop payment³

With complete information	\$16.00
With partial information	\$30.00
Series of cheques or pre-authorized debit	\$30.00

¹ Deposits in foreign currency are not accepted for the Personal Flex Line, Student Line of Credit or RRSP Line of Credit.

² Certain conditions apply.

³ Only available for accounts with chequing privileges.

Item subject to special collection procedures in Canada and outside Canada¹

CA\$ or US\$ (depending on the account currency)

Items deposited to be sent for special collection (in Canada and/or International Collection)	0.50% of the item amount with a minimum of \$250.00/item (banking and incidental fees may apply)
Dishonoured item (Information requested from or by a correspondent)	\$50.00\$ 20.00/transmission
This service is not available for all countries and the list may vary without notice. Refer to your branch or account manager.	
A cheque in Canadian or U.S. dollars drawn on your account, deposited outside of Canada, or to be processed outside of the Canadian clearing system	\$50.00

Wire Transfer

Incoming wire transfer from Canada or abroad²

CA\$ or US\$ depending on the account currency

Unlimited accounts and users	
\$100.00 or less	\$5.00
\$100.01 to \$100,000.00	\$20.00
\$100,000.01 to \$1,000,000.00	\$20.00
\$1,000,000.01 or more	\$25.00

Outgoing wire transfer to Canada or abroad^{2,3}

CA\$ or US\$ depending on the account currency

Wire transfer	0.34% of the amount ⁴ (min. \$20.00 to max. \$70.00) (wire charges not included)
› Wire charges	
– For Canada and the US	\$15.00
– For all other countries	\$20.00
– Tracing fee ⁵	\$20.00
Online international transfers (plus account withdrawal transaction fees, if applicable)	\$5.95

¹ Fees incurred by the correspondent not included. This service is not available in all countries, and the list may vary without notice.

² Certain bank correspondents may deduct additional fees from the payment amount.

³ In US\$ if the transfer is in US\$.

⁴ The service charges for wire transfers are calculated based on the amount of the wire transfer and then converted into the currency of the account (US\$ or CA\$).

⁵ Additional research fees for certain correspondent banking may apply.

Purchase or Sale of Foreign Currency Banknotes

Client with a deposit account¹

US\$	Free ²
Other currency	\$3.00/transaction ²

Specific Funds Transfer

Overdraft protection

› Via funds transfer from another deposit account, from a margin account or from a National Bank Mastercard	\$5.00/day
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Funds transfer request by mail or by telephone	\$6.50
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Funds transfer for insufficient funds

› Via funds transfer from another account	\$5.00
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Funds transfer at the request of another financial institution when closing an account (including estate account)	\$16.00
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Other Fees

Dormant account^{3,4}

Notice after 2 years	\$30.00
No notice after 3 and 4 years	\$40.00
Notice after 5 years	\$40.00
No notice after 6 and 7 years	\$50.00
No notice after 8 years	\$60.00
Notice after 9 years and beyond	\$60.00

¹ Deposits in foreign currency are not accepted for the Personal Flex Line, Student Line of Credit, RRSP Line of Credit, Home Improvement Line of Credit or Superior Flex Line Program.

² This fee also applies to the purchase of banknotes through online banking services. Canada Post delivery fees are not included.

³ If the account balance is equal to or less than the fee, we will take the balance and close your account.

⁴ No fee for a client aged between 0 and 17 years.

Bank confirmation

Per confirmation	\$18.00
After 30 minutes	\$36.00/hour
Banking fees confirmation	\$12.00
Balance inquiry or transaction confirmation by phone with a representative	\$5.00

Overdraft

Transaction that leads to or increases overdraft	
› For a cheque, pre-authorized debit, payment instruction, debit card purchase or ABM withdrawal with insufficient funds (plus interest)	\$5.00/transaction ¹

Fees for administrative or legal proceedings

Administration fees applicable to each payment, information request or disclosure resulting from administrative or legal proceedings instituted by a third party under applicable legislation (e.g., seizure, bankruptcy, support payments requirement for information)	\$10.00
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Tracing and reproducing documents²

Issuing a letter at your request	\$10.00/letter, plus tracing fee
Request for images of a cleared item through our call centre or at a branch (regardless of the transaction date)	\$5.00/item
Access to images of a cleared cheque through our online banking services	Free
Tracing or reproducing a document (other than cleared items in your account and statements of account)	
› Within 90 days of the transaction date	\$5.00/document
› 90 days or more after the transaction date	\$10.00/document \$20.00 min.
Copy of a previously issued statement of account	\$5.00
Additional copy of a line of credit account statement	\$3.25
List of recent transactions prior to the issuing of the monthly account statement	\$5.00

¹ No overdraft fees will apply for the Personal Flex Line, All-In-One line of credit, Student Line of Credit, RRSP Line of Credit, integrated line of credit or any other authorized account overdraft. Note that for new applicants, authorized overdraft has been replaced by the integrated line of credit.

² Fees charged to you even if the request is from a third party.

Fees for a safety deposit box¹

This service is no longer offered. It remains active for current holders only.

The depth for each safety box is 24 in.)

X-Small

› 1 ½ in x 5 in	› 2 in x 5 in	\$80.00
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Small

› 2 ½ in x 5 in	› 3 ¼ in x 5 in	› 3 in x 5 in	› 1 ½ in x 10 ¾ in	\$100.00
› 4 in x 4 ¾ in				

Medium

› 2 ½ in x 10 ¾ in	› 5 in x 5 in	› 10 in x 3 in	› 3 in x 10 in	\$150.00
› 3 in x 10 ¾ in	› 5 in x 7 in	› 10 in x 2 ½ in	› 2 ½ in x 10 in	
› 5 ½ in x 5 in				

Large

› 5 in x 10 ¾ in	› 5 in x 15 in	› 10 ¾ in x 5 in	› 10 ¾ in x 7 in	\$300.00
› 5 in x 15 ½ in	› 5 in x 15 ¾ in	› 16 in x 5 in	› 5 in x 16 in	
› 6 in x 15 7/8 in				

X-Large

› 10 in x 10 ¾ in	› 10 in x 10 in	› 10 in x 10 ½ in	\$375.00
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XX-Large

› 10 in x 15 in	› 15 in x 10 in	› 10 in x 15 ½ in	› 10 in x 15 ¾ in	\$500.00
› 10 in x 16 in	› 16 in x 10 in	› 15 ½ in x 10 ¾ in	› 10 ¼ in x 15 ¾ in	

XXX-Large

› 13 ½ in x 17 in	› 15 in x 15 in	› 15 ½ in x 15 in	› 15 in x 17 ¾ in	\$700.00
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XXXX-Large

› 15 in x 20 in	› 16 in x 19 in	› 20 ½ in x 15 ½ in	› 16 in x 20 in	\$900.00
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New key

If both keys are lost, fees will apply for the forced opening of the safety deposit box.

\$15.00

Forced opening of the safety deposit box

\$200.00

Registered plans (TFSA, FHSA, RRSP, Locked-in RRSP, LIRA, RRIF, LIF)

These charges apply to National Bank of Canada, Natcan Trust Company and National Bank Trust Inc. plans available through our branch network.

Transfer to another financial institution

\$150.00 + taxes/transfer

¹ Taxes not included. The annual fee covers the period from January 1 to December 31 and is charged in January. A \$10.00 discount on the annual fee is offered to holders of The Total package.

Online Banking Services

For secure transactions, whenever you do your banking. Our online banking services are constantly evolving. Visit our website at nbc.ca to learn more about the latest features.

Online¹

Services offered

- › Banking transactions: bill payment (withdrawal for one bill payment), transfer between accounts, international transfer, *Interac* e-Transfer, cheque order, stop payment, etc.
- › Transaction history: balance inquiry for bank accounts, credit cards, loans and investments, list of banking transactions and bill payments
- › Online statement
- › Personal information update
- › Debit card limit management
- › Access to images of cleared cheques in your account
- › Access to a void cheque
- › Investments (National Bank Savings and Investments): mutual fund purchase or sale, transfer between funds, Systematic Investment Plan

Mobile¹

Services offered

- › Banking transactions: bill payment (withdrawal for one bill payment), transfer between accounts and *Interac* e-Transfer
- › Transaction history: balance inquiry for bank accounts, credit cards, loans and list of banking transactions and bill payments
- › Debit card limit management

Call centre¹

Services offered

- › Account balance
- › Funds transfer
- › Bill payment
- › Transaction list

Account Handling

You can choose between an online statement or a statement by mail.

The statement of account will consolidate all the information on any investment, RRSP, transaction and line of credit accounts for which you are the **primary holder** (except the Progress Account in US\$ and the tax-free savings account).

If you are a **joint holder** of a line of credit account, you will receive a separate statement of account addressed to all borrowers. You can also receive the statement of account and any cost of borrowing disclosure documents on an individual basis. To take advantage of the separate disclosure option, please schedule a meeting with a branch advisor or get in touch with our call centre at **514-394-5555** (Montreal area) or **1-888-835-6281**. If you are an Advisor Banking Services client, call **1-866-444-1379**.

Online statement of account

The contents of the online statement are the same as the statement by mail. If you choose to switch from statements by mail to the online statement, all eligible statements will be converted and will be available online.

If you have chosen to receive separate statements for your joint line of credit account, all co-borrowers must subscribe to the online statement to receive the online statement free of charge.

¹ Fees may apply.

Customer Satisfaction

Complaint settlement

For more information on our complaint settlement process, visit nbc.ca. Go to the [Complaint settlement](#) section at the bottom of the page or call 1-888-835-6281 (if you are a Personal client) or 1-866-444-1379 (if you are an Advisor Banking Services client).

Information about the Bank Account Comparison Tool

The Financial Consumer Agency of Canada (FCAC) has a bank account comparison tool to help consumers compare bank accounts.

For more information, go to the "Bank Account Comparison Tool" section at fcac-acfc.gc.ca.

Notice of changes to fees listed in this Fee Guide

You will be informed of any fee changes:

- › At least 30 days before the effective date, by mail or electronically, if you have opted for this mode of communication.
- › At least 60 days prior to the effective date, by means of a notice displayed at our branches, points of service, automated banking machines and on our website at nbc.ca or by means of a new notice or a new Fee Guide made available in branches or on our website at nbc.ca.

Interest rates

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

Glossary

Access to cheque images: Access to cleared cheque images through our online banking services that offer this feature.

Branch transactions: Transactions carried out at our branches during normal business hours.

Bill payment service: Service for assistance with bill payment.

Debit: Withdrawal made from your account at a branch, at an ATM or at a terminal at a participating merchant or through our online banking services.

Debit card purchase: Payment made using the bank debit card for the purchase of goods or services from a participating retailer by making a withdrawal directly from your account.

Electronic (or digital) transactions: Transactions carried out at our ABMs, a participating merchant or through our online banking services (including our call centre) or those related to certain operations in your account.

Interac, Cirrus and THE EXCHANGE networks: Your debit card gives you access to the *Interac*, *Cirrus* and *THE EXCHANGE* automated banking machine networks, enabling you to carry out various transactions in Canada and abroad, as applicable.

Interac, NYCE® and Maestro® networks: Your debit card gives you access to the *Interac*, *NYCE* and *Maestro* point-of-sale terminal networks, enabling you to carry out various direct payment transactions with participating merchants located in Canada and abroad, as applicable.

Online banking services: Banking services we offer that are accessible via a technological device.

Pre-authorized debit: Pre-authorized withdrawal by a participating merchant to whom you have granted permission to regularly or periodically withdraw an amount from your account. Pre-authorized debit enables the automatic payment of bills or other types of payments such as mortgage payments, insurance premiums, bill payments for public services and contributions.

Transfer between accounts: Transfer of funds you make between your deposit accounts held at the bank.



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

514-394-5555 (Montreal area)

1-888-835-6281 (toll-free)

1-866-444-1379 (Advisor Banking Services)

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Less paper, same information.

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