Cashback offer for loan insurance enrolment at mortgage renewal

The offer is valid from April 28 to October 31, 2025.



You can earn up to \$450 in cashback per mortgage tier when you sign up for loan insurance (life, disability and critical illness) or add coverage when you renew your mortgage loan!

For each mortgage tier that loan insurance is added to during mortgage renewal, the amount of the cashback is determined based on:

- > the number of types of insurance coverage added;
- > the insured amount of the mortgage tier.

Insured amount per tier	\$0 to \$99,999	\$100,000 to \$299,999	\$300,000 or more
Amount of cashback per type of coverage per insured	\$ 5 0	\$100	\$1 5 0

Terms and conditions of the offer

- > Be a borrower or co-borrower of a mortgage loan.
- At least one mortgage loan tier must be due for renewal¹ between April 28 and October 31, 2025.
- Sign up for at least one type of insurance coverage on a mortgage loan tier between April 28 and October 31, 2025.
- The coverage must be maintained for 6 months from the loan insurance enrolment date.
- Enrolment in loan insurance must take place between these dates:
 - Up to 6 months before the renewal date
 - No later than the first payment after the loan renewal date
- → Be the holder or co-holder of a National Bank chequing account or of a Progress Account[™] in CAD at the time the cashback is deposited.

Eligible products

- All uninsured mortgage loans that do not have full insurance coverage during the renewal period.
- In the event that only one mortgage tier is up for renewal, the other mortgage loan tiers are also eligible for the offer.

Non-eligible products

- › All-In-One® home equity line of credit.
- > Mortgage loan integrated into an All-In-One.

How the cashback will be paid

- The cashback will be paid no later than 60 days after the minimum 6-month holding period for the insurance coverage has elapsed.
- The cashback will be paid into a National Bank chequing account or a Progress Account™ in CAD whether or not it is the account from which the mortgage loan payments are made.



- 1 The renewal period begins 6 months before the maturity date of the term of a mortgage loan tier.
- > Only coverage and amounts that have been maintained for a period of 6 months after insurance enrolment will be taken into account to calculate the amount of cashback.
- > Stay up to date on mortgage loan payments until the cashback is paid.
- This offer is subject to the conditions of the <u>certificate of insurance</u>, in particular with regard to the coverage period and the maximum coverage amounts; details are available in the certificate of insurance and the <u>summary</u>. (Summary for clients in the rest of Canada: <u>here</u>).
- > Mortgage loans are subject to credit approval by National Bank.
- > This offer may be combined with any other offers for which the client is eligible.
- > This promotion may be modified or withdrawn without prior notice.
- $\boldsymbol{\mathsf{y}}$ The insurance application must have been accepted by the insurer, if applicable.

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