

Starting October 26, 2025, new pricing will come into effect.  
For all details, see the *notice of changes* attached to this document,  
or visit [nbc.ca/fee-changes](https://nbc.ca/fee-changes).

# Fee Guide

## Fee Guide for Personal Banking Solutions

Effective April 22, 2024



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 <sup>®,1</sup>	The Modest <sup>®</sup>	The Connected <sup>®</sup>	The Total <sup>®</sup>
Monthly fees	\$3.95	\$10.95	\$15.95	\$28.95
Transactions included <sup>2</sup>	12 transactions (including 2 branch transactions)	30 transactions	Unlimited transactions	Unlimited transactions (including branch transactions)
<b>At the branch</b>				
› Withdrawal, transfer, withdrawal for bill payment	2 transactions included	\$1.50/ transaction	\$1.50/ transaction	Included
› Bill payment service at the branch	\$2.00/bill	\$2.00/bill	\$2.00/bill	Included
<b>Electronic<sup>3</sup></b>				
› Withdrawal, transfer, <sup>4</sup> withdrawal for bill payment <sup>5</sup>	Included	Included	Included	Included
› Debit purchase	Included	Included	Included	Included
› Cheque, pre-authorized debit	Included	Included	Included	Included
Minimum daily balance to have flat monthly fees waived	n/a	\$3,000	\$4,500	\$6,000
Sending an <i>Interac</i> e-Transfer <sup>®,6</sup>	Free	Free	Free	Free
<b>Statement fees</b>				
› Online statement	Free	Free	Free	Free
› Paper statement	Free	\$2.50/month/ account	\$2.50/month/ account	Free
› Passbook	\$2.50/month/ account	\$2.50/month/ account	\$2.50/month/ account	\$2.50/month/ account
› List of transactions via ABM	Free	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 and for beneficiaries (aged 18 and over) of a Registered Disability Savings Plan (RDSP) upon presentation of proof of eligibility for an RDSP.


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 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, transfers to another person, 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 <sup>®,1</sup>	The Modest <sup>®</sup>	The Connected <sup>®</sup>	The Total <sup>®</sup>
<b>Discount on monthly fees</b>				
0–17 years old	(\$3.95)	(\$10.95)	(\$15.95)	(\$10.95)
18–24 years old	(\$3.95)	(\$10.95)	(\$15.95)	(\$15.95)
60 years and older	n/a	(\$5.00)	(\$5.00)	(\$5.00)
For the holder of a Platinum Mastercard <sup>®</sup> , World Mastercard <sup>®</sup> or World Elite <sup>®</sup> credit card <sup>2</sup>	n/a	n/a	(\$5.00)	(\$10.00)
<b>Other advantages</b>				
Cashback on the annual fees for a National Bank Mastercard <sup>®</sup> credit card, at enrolment <sup>3</sup>	n/a	n/a	Up to \$30.00 <sup>4</sup>	Up to \$150.00 <sup>4</sup>
 <b>The Total – other advantages included</b> With The Total package, you enjoy these benefits: <ul style="list-style-type: none"> <li>› Use of the <i>Interac</i><sup>®</sup> and <i>Cirrus</i><sup>®</sup> networks</li> <li>› Overdraft protection</li> <li>› Bank draft</li> <li>› Purchase or sale of paper money (in a foreign currency)</li> <li>› Stop payment</li> <li>› 100 personalized cheques (excluding shipping fees and taxes)</li> <li>› Integrated credit line<sup>5</sup></li> <li>› Automatic transfer carried out by the bank at a specific date at your request</li> </ul>				

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 and for beneficiaries (aged 18 and over) of a Registered Disability Savings Plan (RDSP) upon presentation of proof of eligibility for an RDSP.

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 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.

5 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 newcomers<sup>1</sup>

### Monthly fees before the discount (conditions apply)

› Years 1 to 3	\$0/month
› Year 4 and following	\$15.95/month

### Applicable conditions to open a zero-monthly-fee account

- › Be in Canada
- › Year 1: zero monthly fees
- › Years 2 and 3: zero monthly fees on the condition you:
  - sign up for online statements;
  - apply for and activate an eligible National Bank Mastercard personal credit card; and
  - set up salary deposits or make at least two electronic bill payments per month.

### Monthly fees without the discount

› Year 1	\$0/month
› Year 2	\$7.98/month
› Year 3	\$11.96/month
› Year 4 and following	\$15.95/month

### Transactions included

Unlimited electronic transactions

### Branch transactions

› Year 1	Free
› Year 2 and following	\$1.50/transaction

### Bill payment service at the branch

\$2.00/bill

## Other services

### Online statement

Free

### Paper statement

› Year 1	Free
› Year 2 and following	\$2.50/month/account

### Personalized cheques

› First order of 100 personalized cheques (excluding shipping fees and taxes)	Included
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<sup>1</sup> To benefit from this offer, the newcomer must sign up no later than 60 months after arriving in Canada.

## Offer for professionals and students

	Professionals	Students
Eligibility requirements	<ul style="list-style-type: none"> <li>› Practice an eligible profession or have an employer eligible for the offer</li> <li>› Have a transactional bank account and a National Bank personal credit card eligible for the offer</li> </ul>	<ul style="list-style-type: none"> <li>› Be a full-time student in Canada</li> <li>› Be in a study program eligible for the offer</li> </ul>
Advantages	› Bank accounts with an unlimited number of several types of transactions	› A bank account with an unlimited number of several types of transactions
	› Unlimited access to assistance services	› Unlimited access to assistance services
	› Attractive interest rates on the Personal Flex Line® and the National Bank All-In-One Banking™	› A student line of credit with an attractive interest rate
	<a href="#">Eligible professions, employment sectors<sup>1</sup></a>	<a href="#">Eligible fields of study<sup>2</sup></a>

<sup>1</sup> [nbc.ca/professionals](http://nbc.ca/professionals)

<sup>2</sup> [nbc.ca/students](http://nbc.ca/students)

# 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 <sup>1</sup>	No	<u>Yes</u>	<u>Yes</u>
Determination of interest credit	n/a	Progressive rate based on account balance tiers. Interest is paid monthly. <sup>1</sup>	Interest calculated on the daily closing balance and paid monthly. <sup>1</sup>
Eligible for a banking package or offer	Yes	Yes	No
<b>Transaction fees</b>			
At the branch			
› Withdrawal,* transfer*	\$1.50	Free	\$5.00
› Withdrawal for bill payment*	\$1.50	Free	\$5.00
› Bill payment service	\$2.00/bill	\$2.00/bill	\$2.00/bill
Electronic			
› Debit purchase	\$1.25	\$1.25	\$5.00
› Transfer between accounts*	\$1.25	\$1.25	\$5.00 Free for transfers between accounts through our online banking services
› Withdrawal,* transfer to another person,* 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.

<sup>1</sup> <https://www.nbc.ca/rates/bank-account-rates.html>

	Chequing Account	Progress Account™ in US\$	High Interest Savings Account
<b>Other services</b>			
Online statement	Free	Free	Free
Paper statement, passbook	\$2.50/month/account	\$2.50/month/account	\$2.50/month/account
Automatic transfer carried out by the bank at a specific date at your request	\$1.50	\$1.50	\$1.50

### 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

#### At the branch

› Withdrawal	Free	n/a	\$1.50
› Transfer between accounts	Free <sup>1</sup>	Free	\$1.50
› Bill payment	Free	n/a	\$1.50
› Bill payment service	\$2.00/bill	n/a	\$2.00/bill

<sup>1</sup> These transfers will be charged if the number of transactions allowed under the offer or package is exceeded: \$1.50 per transfer at one of our branches 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
<b>Electronic</b>			
› Debit purchase	\$1.25	n/a	Included
› Withdrawal, transfer to another person, international transfer, <i>Interac</i> e-Transfer	\$1.25	n/a	Included
› Transfer between accounts	Free <sup>1</sup>	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
<b>Other services</b>			
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	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.

<sup>1</sup> These transfers will be charged if the number of transactions allowed under the offer or package is exceeded: \$1.50 per transfer at one of our branches 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.

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## 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.

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## 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)

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

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

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## The flat monthly fee includes these transactions:

- › Debit card purchase
- › Cheque, pre-authorized debit
- › Withdrawal, transfer between accounts, transfer to another person, 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

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## Service charges (Branch transactions)

- |  |             |
|--|-------------|
| › Withdrawal, transfer and withdrawal for bill payment | \$1.50      |
| › Bill payment service                                 | \$2.00/bill |
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## 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
Cancelling an <i>Interac</i> e-Transfer	\$3.50

## Automated Banking Machine

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

ABM network transaction fee	
› <i>Interac</i>	\$2.00/transaction
› Cirrus	\$5.00/transaction
› THE EXCHANGE®	Free
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

## Draft<sup>1,2</sup>

### 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

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

<sup>2</sup> Subject to National Bank requirements and standards. Branch withdrawal fees and correspondent fees may be added.

## Refund or issuing of a duplicate of a draft<sup>3</sup>

### \$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

## 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 deposited<sup>3</sup>

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\$ <sup>4</sup>	
› \$1,000.00 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

<sup>1</sup> Unless otherwise indicated, no transaction fees are added for the use of any of the services included in this section. The costs incurred by the correspondent are not included.

<sup>2</sup> Subject to National Bank requirements and standards. Branch withdrawal fees and correspondent fees may be added.

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

<sup>4</sup> Certain conditions apply.

## Miscellaneous fees

### Ordering cheques

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

Repurchase of American Express® Travelers Cheques purchased at National Bank of Canada

Free

## Stop payment<sup>1</sup>

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

## Item subject to special collection procedures in Canada<sup>2</sup>

### Item in CA\$ sent to collection

› \$5,000.00 or less	\$7.50
› \$5,000.01 to \$20,000.00	\$15.00
› \$20,000.01 or more	0.10% of the item amount Incidental fees (mail, courier, etc.) may apply.
› Dishonoured item	\$5.00

## Item subject to special collection procedures outside Canada<sup>3</sup>

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

### Express collection service

› Item in US\$ sent to collection drawn on an institution in the United States <sup>4</sup>	\$50.00
› Dishonoured item	\$100.00

### Item (all currencies) sent to collection

› Item sent to collection drawn on a foreign financial institution:	
– \$20,000.00 or less	\$50.00
– \$20,000.01 to \$100,000.00	0.25% of the item amount
– \$100,000.01 or more	\$250.00 (banking and incidental fees may apply)
› Dishonoured item	\$50.00
› Information requested from or by a correspondent	\$20.00/transmission

<sup>1</sup> Only available for accounts with chequing privileges.

<sup>2</sup> Fees charged by the financial institution where the item was issued not included.

<sup>3</sup> Fees incurred by the correspondent not included. This service is not available in all countries, and the list may vary without notice.

<sup>4</sup> The item must meet certain criteria.

# Wire Transfer

## Incoming wire transfer from Canada or abroad<sup>1</sup>

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<sup>1,2</sup>

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

Branch services

0.34% of the amount<sup>3</sup>  
(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 <sup>4</sup>	\$20.00

Online international transfers

(plus account withdrawal transaction fees, if applicable)

\$5.95

# Purchase or Sale of Foreign Currency Banknotes

## Client with a deposit account<sup>5</sup>

US\$	Free <sup>6</sup>
Other currency	\$3.00/transaction <sup>6</sup>

## Individuals without a deposit account

US\$	\$3.00/transaction
Other currency	\$5.00/transaction

<sup>1</sup> Certain bank correspondents may deduct additional fees from the payment amount.

<sup>2</sup> In US\$ if the transfer is in US\$.

<sup>3</sup> 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\$).

<sup>4</sup> Additional research fees for certain correspondent banking may apply.

<sup>5</sup> 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.

<sup>6</sup> This fee also applies to the purchase of banknotes through online banking services. Canada Post delivery fees are not included.

## 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<sup>1</sup>

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First notice after 1 year	\$20.00
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Second notice after 2 years	\$30.00
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No notice after 3 and 4 years	\$40.00
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Third notice after 5 years	\$40.00
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No notice after 6 and 7 years	\$50.00
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No notice after 8 years	\$60.00
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Fourth notice after 9 years and beyond	\$60.00
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### Bank confirmation

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Per confirmation	\$18.00
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After 30 minutes	\$36.00/hour
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Banking fees confirmation	\$12.00
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Balance inquiry or transaction confirmation by phone with a representative	\$5.00
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### 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<sup>2</sup>

<sup>1</sup> These fees will be refunded if you request it within 60 days of the billing date. If the account balance is equal to or less than the fee, we will take the balance and close your account.

<sup>2</sup> No overdraft fees will apply for the Personal Flex Line, 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. As of July 7, 2024, no overdraft fees will apply for the All-In-One line of credit.

## 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 documents<sup>1</sup>

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

## Fees for a safety deposit box<sup>2</sup>

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

### Annual fee

› 1 ½ in. x 5 in. x 24 in.	\$60.00
› 2 ½ in. x 5 in. x 24 in. and 3 ¼ in. x 5 in. x 24 in.	\$90.00
› 2 ½ in. x ¾ in. x 24 in. and 5 in. x 5 in. x 24 in.	\$120.00
› 5 in. x 10 ¾ in. x 24 in.	\$220.00
› 5 in. x 15 in. x 24 in.	\$240.00
› 10 in. x 10 ¾ in. x 24 in.	\$300.00

### Annual fee for a safety deposit box of another size

› First 180 cu. in.	\$0.24/cu. in.
› Additional inches	\$0.115/cu. in.

### New key

<i>If both keys are lost, fees will apply for the forced opening of the safety deposit box.</i>	\$15.00
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<sup>1</sup> Fees charged to you even if the request is from a third party.

<sup>2</sup> 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.

## Registered plans

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

A transfer may apply to one or more certificates maturing on the same date.

› Guaranteed investment certificate	\$86.97 + taxes/transfer
› Progress or variable-rate account	\$86.97 + taxes/transfer
› Tax-free savings account (TFSA)	\$86.97 + taxes/transfer

### Partial or total withdrawal

A withdrawal may apply to one or more certificates.

*These charges also apply to the Lifelong Learning Plan (LLP) and the Home Buyers' Plan (HBP) if the loan is advanced by another financial institution. For Registered Retirement Income Funds (RRIFs) and Life Income Funds (LIFs), these charges apply to total withdrawals only.*

› Guaranteed investment certificate	\$86.97 + taxes/withdrawal
› Progress or variable-rate account	\$86.97 + taxes/withdrawal

## Deposit Accounts Still Active but No Longer Offered

Account name	Progress Account™ in CAD	Crescendo Account®	The Strategist Account*,™ and The NATCAN Strategist Account*,™
Payment of interest	Yes		
Calculation of interest	Deposit interest for this account is calculated on the applicable portion of the daily closing balance in each tier at the corresponding rate for that tier. Interest is paid monthly.		

### Transaction fees

#### Branch transaction (fees per transaction)

› Withdrawal,* transfer*	\$1.50	\$1.50	\$1.50
› Bill payment*	\$1.50	\$1.50	\$1.50
› Bill payment service	\$2.00/bill	\$2.00/bill	\$2.00/bill

#### Electronic transaction (fees per transaction)

› Debit card purchase*	\$1.25	\$1.25	\$1.25
› Withdrawal,* transfer between accounts,* transfer to another person,* Interac e-Transfer®,* international transfer,* withdrawal for payment of a bill*	\$1.25	\$1.25	\$1.25

\* The Special Project Savings Account allows one free transaction per month among the transactions listed with an asterisk.

1 Interac e-Transfers are not offered with the Special Project Savings Account.



Account name	Progress Account™ in CAD	Crescendo Account®	The Strategist Account*,™ and The NATCAN Strategist Account*,™
Electronic transaction (fees per transaction)			
› Service for sending an <i>Interac</i> e-Transfer	\$1.25	\$1.25	\$1.25
› Cheque,* pre-authorized debit*	\$1.25	\$1.25	\$1.25
Other services			
› Online statement	Free	Free	Free
› Statement by mail, passbook	\$2.50/month/account	\$2.50/month/account	\$2.50/month/account
› Management fee	n/a	\$5.00	n/a
› Automatic transfer carried out by the bank at your request at a specific date	\$1.50	\$1.50	\$1.50
List of ABM transactions			
› Per use	\$0.75	\$0.75	\$0.75
› At fixed costs	\$1.00/month	\$1.00/month	\$1.00/month



#### Daily Interest Savings Account, Youth Savings Account, Multi-Transaction Account

- › These accounts are subject to the same fees as the CDN\$ Progress Account.
- › Cheques cannot be issued on the Daily Interest Savings Account and the Youth Savings Account.
- › Deposit interest on the Daily Interest Savings Account and the Youth Savings Account is calculated on the daily closing balance and is credited monthly. No interest is paid on the Multi-Transaction Account.

For other fees, refer to pages 6 to 16.

Account name	Special Project Savings Account	Superior Flex Line® Program	Home Improvement Line of Credit
Payment of interest	Yes	n/a	n/a
Calculation of interest	The interest rate is calculated on the daily closing balance. Interest is paid monthly.	n/a	n/a

\* The Special Project Savings Account allows one free transaction per month among the transactions listed with an asterisk.

Account name	Special Project Savings Account	Superior Flex Line® Program	Home Improvement Line of Credit
<b>Transaction fees</b>			
Branch transaction (fees per transaction)			
› Withdrawal,* transfer,* withdrawal for bill payment*	\$5.00	Included	Free
› Bill payment service	\$2.00/bill	\$2.00/bill	\$2.00/bill
Electronic transaction (fees per transaction)			
› Debit card purchase	\$5.00	Included	\$1.25
› Withdrawal,* transfer between accounts,* withdrawal for payment of a bill*	\$5.00	Included	Free
› Transfer to another person,* international transfer,* Interac e-Transfer <sup>1</sup>	\$5.00	Included	\$1.25
› Cheque,* pre-authorized debit*	\$5.00	Included	Free
› Service for sending an Interac e-Transfer	n/a	\$1.25	\$1.25
Other services			
› Online statement	Free	Free	n/a
› Statement by mail, passbook	\$2.50/month/account	\$2.50/month/account	n/a
› Management fee	n/a	n/a	Free
List of ABM transactions			
› Per use	\$0.75	\$0.75	\$0.75
› At fixed costs	\$1.00/month	\$1.00/month	\$1.00/month
Automatic transfer carried out by the bank at your request at a specific date	\$1.50	Included	\$1.50



### Other information for the Special Project Savings Account

A (free) minimum transfer of \$10 per month from another account is required. Transfers can be made from more than one account. A fee of \$1.00 will apply if the transfer cannot be carried out because of insufficient funds. Pre-authorized debits or cheques are not offered with this account.

**For other fees, refer to pages 6 to 16.**

\* The Special Project Savings Account allows one free transaction per month among the transactions listed with an asterisk.

1 Interac e-Transfers are not offered with the Special Project Savings Account.

# Online Banking Services

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

## Online<sup>1</sup>

### Services offered

- › Banking transactions: bill payment (withdrawal for one bill payment), transfer between accounts, transfer to another person, 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

## Mobile<sup>1</sup>

### Services offered

- › Banking transactions: bill payment (withdrawal for one bill payment), transfer between accounts, transfer to another person 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 centre<sup>1</sup>

### Services offered

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

<sup>1</sup> Fees may apply.

## Account Handling

You can choose between an online statement or a statement by mail. Since May 4, 2015, passbooks are no longer offered. If you were issued a passbook before this date, you have the option of keeping it to periodically update your account entries.

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**.

### 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.

## Customer Satisfaction

### Complaint settlement

For more information on our complaint settlement process, visit [nbc.ca](http://nbc.ca). Go to the "About Us" section at the bottom of the page and select "Complaint settlement" or call **1-888-835-6281**.

### 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](http://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](http://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](http://nbc.ca).

### Interest rates

Interest rates are posted in branches and on our website [nbc.ca](http://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.

**Bill payment service:** Service for handling a bill when paid at the branch.

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

**Debit:** Withdrawal made from your account at either a National Bank counter, an ABM or 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.

**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.

**Prime rate:** Annual variable interest rate posted from time to time by the bank as a benchmark for setting the interest rate on demand loans in Canadian dollars granted by the bank in Canada.

**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.

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

**Transfer to another person:** Transfer of funds you make from your deposit account at the bank to another person's deposit account 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)

**nbc.ca**



**Less paper, same information.**

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# Notice of changes

Changes to the Deposit Account Agreement, certain fees related to our deposit accounts and registered plans, and pricing for services associated with our banking accounts and packages

Effective October 26, 2025

## Changes to the Fee Guide – Personal Banking Solutions

As of now, you can view the full Fee Guide – Personal Banking Solutions, including the changes that will take effect on October 26, 2025, at [nbc.ca/fee-changes](https://nbc.ca/fee-changes).

### Changes to our banking fees

	Currently	As of October 26, 2025
<b>Statement fees</b>		
Paper statement	\$2.50/month/account	\$3.50/month/account
Online statement	Free	Free
<b>Transactions at the branch</b>		
Withdrawal, transfer, withdrawal for bill payment	\$1.50/transaction	\$2.50/transaction

### Changes to The Modest® banking package

As of July 21, 2025, it will no longer be possible to choose The Modest® banking package.

As of that date, customers who currently hold this package will start receiving all the information about the replacement package and other available options.

### Changes to The Minimalist® banking package

In compliance with our Commitment,<sup>1</sup> The Minimalist® package is offered with no flat monthly fees to designated groups set out in the Fee Guide and is available to everyone for flat monthly fees of \$3.95.

	Currently	As of October 26, 2025	As of January 25, 2026
Number of monthly transactions included <sup>2</sup>	12 transactions	18 transactions	18 digital transactions <sup>3</sup>
Number of monthly transactions at a branch included	2 transactions	2 transactions	No transactions
<b>Specific discounts on flat monthly fees</b>			
Eligible members of Indigenous Peoples <sup>4</sup>	\$3.95	<b>NEW – No flat monthly fees in compliance with our Commitment<sup>1</sup></b>	

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> (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.

<sup>4</sup> A discount applies to individuals who provide one of the following: 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.

## Changes to our offer for newcomers

The offer for newcomers is offered with no flat monthly fees for the first year in Canada in compliance with our Commitment.<sup>1</sup>

	Currently	As of October 26, 2025
<b>Fees</b>		
Interac® ABM network transaction fee	\$2.00/transaction	Free
Minimum daily balance to have flat monthly fees waived	Not available	No flat monthly fees with a minimum daily balance of \$4,500
<b>Conditions of the offer</b>		
Migration after the third year of subscription to the offering	No migration. Maintaining the conditions of offer for newcomers.	<b>NEW - Automatic migration to The Connected® package with the benefits you may be eligible for.</b> No action required on your part.
Flat monthly fees after the third year of subscription to the offering	\$15.95/month	\$15.95/month
Benefits of automatic migration	Without the possibility of benefiting from reduced fees	Flat monthly fees reduced to \$10.95 if: › You have an eligible Mastercard® credit card <sup>2</sup> OR › You are 60 years of age or older No flat monthly fees if: › You are 24 years of age or younger OR › You maintain a minimum daily balance of \$4,500 in your account

1 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 The credit cards eligible for the \$5 cashback on The Connected® package are: Platinum Mastercard®, World Mastercard®, and World Elite® Mastercard®. Certain conditions apply. Subject to credit approval by National Bank.

## Changes to registered plan fees

Registered plans (TFSA, FHSA, RRSP, LRSP, 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. Taxes not included.

	Currently	As of October 26, 2025
<b>Fees</b>		
Transfer to another financial institution	\$86.97/transfer	\$150.00/transfer
Partial or total withdrawal	\$86.97/transfer	Free

## Changes to service fees for cheque in foreign currency cashed or deposited

Currently	As of October 26, 2025
Item (all currencies) sent to collection	
Item sent to collection drawn on a foreign financial institution: › \$20,000 or less: \$50.00 › \$20,000.01 to \$100,000: 0.25% of the item amount › \$100,000.01 or more: \$250 (banking and incidental fees may apply)	Items deposited to be sent for special collection (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)
N/A	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

## Changes to the fees for a safety deposit box

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. Taxes are not included.

		Fees in effect January 2025 (National Bank of Canada)	As of October 26, 2025
Sizes (The depth for each safety box is 24 in.)		Annual fees	
X-Small	1 ½ in. x 5 in.	\$60	\$80
	2 in. x 5 in.	› First 180 cu. in.: \$0.24/cu. in. › Additional inches: \$0.115/cu. in.	\$80
Small	2 ½ in. x 5 in.	\$90	\$100
	3 ¼ in. x 5 in.	\$90	\$100
	3 in. x 5 in.	› First 180 cu. in.: \$0.24/cu. in.	\$100
	1 ½ in. x 10 ¾ in. 4 in. x 4 ¾ in.	› Additional inches: \$0.115/cu. in.	
Medium	2 ½ in. x 10 ¾ in.	\$120	\$150
	5 in. x 5 in.	\$120	\$150
	10 in. x 3 in.	› First 180 cu. in.: \$0.24/cu. in.	\$150
	3 in. x 10 in.	› Additional inches: \$0.115/cu. in.	
	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.	\$220	\$300
	5 in. x 15 in.	\$240	\$300
	10 ¾ in. x 5 in.	› First 180 cu. in.: \$0.24/cu. in.	\$300
	10 ¾ in. x 7 in.	› Additional inches: \$0.115/cu. in.	
	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.	\$300	\$375
	10 in. x 10 in.	› First 180 cu. in.: \$0.24/cu. in.	\$375
	10 in. x 10 ½ in.	› Additional inches: \$0.115/cu. in.	
XX-Large	10 in. x 15 in.	› First 180 cu. in.: \$0.24/cu. in.	\$500
	15 in. x 10 in.	› Additional inches: \$0.115/cu. in.	
	10 in. x 15 ½ in.		
	10 in. x 15 ¾ in.		
	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.	› First 180 cu. in.: \$0.24/cu. in.	\$700
	15 in. x 15 in.	› Additional inches: \$0.115/cu. in.	
	15 ½ in. x 15 in.		
	15 in. x 17 ¾ in.		
XXXX-Large	15 in. x 20 in.	› First 180 cu. in.: \$0.24/cu. in.	\$900
	16 in. x 19 in.	› Additional inches: \$0.115/cu. in.	
	20 ½ in. x 15 ½ in.		
	16 in. x 20 in.		
Services			
Forced opening of the safety deposit box		\$160	\$200



# Changes to the Deposit Account Agreement

As of now, you can view the full Deposit Account Agreement, including the changes that will take effect on October 26, 2025, at [nbc.ca/fee-changes](https://nbc.ca/fee-changes).

Terms in bold in the right-hand column indicate changes that will take effect on October 26, 2025.

Currently	As of October 26, 2025
<p>4.4. Banking packages, programs and offers</p> <p>You may enroll in any of our packages, programs or other banking offers at any time. The fees and features that apply are described in the <b>Fee Guide</b> and in the specific brochures that we provide to you when you enroll, as applicable.</p> <p>You may choose to cancel a package linked to your account at any time. If you do so or no longer meet the eligibility requirements, you will be charged a fee for each transaction related to the use of your account as set out in the <b>Fee Guide</b>. Once we process your request, you will no longer be able to use the service, but you remain bound by this agreement in respect of your account.</p>	<p>4.4 Banking packages, programs and offers</p> <p>You may enroll in any of our packages, programs or other banking offers at any time. The fees and features that apply are described in the <b>Fee Guide</b> and specific brochures that we provide when you enroll, as applicable.</p> <p><b>Our packages have a limited duration or end because you no longer meet the eligibility requirements. On their end date, certain packages are automatically migrated to another package with comparable fees and features. If your needs or financial situation have evolved, or if the migrated package does not suit you, you may choose another package at any time. Consult the Fee Guide to find out if your package offers an automatic migration, as well as the fees and features of the new automatically migrated package.</b></p> <p>You may choose to cancel a package linked to your account at any time <b>including an automatically migrated package</b>. If you do so or no longer meet the eligibility requirements <b>of a package without an automatic migration</b>, you will be charged a fee for each transaction related to the use of your account as set out in the <b>Fee Guide</b>.</p> <p>Once we process your request, you will no longer be able to use the service, but you remain bound by this agreement in respect of your account.</p>
<p>7.2.1. Outstanding cheques</p> <p>You are responsible for outstanding cheques drawn on or deposited to your account and which have not been processed. You remain responsible even after your account is closed.</p> <p>If we have paid a cheque made to you and we do not receive payment, we may debit the amount from your account. Then, it is your responsibility to dispute the cheque directly with the payer or the financial institution from which it was drawn.</p> <p>You waive the right to dispute a cheque that you have authorized, signed, endorsed or deposited.</p>	<p>7.2.1. Outstanding cheques</p> <p>You are responsible for outstanding cheques drawn on or deposited into your account and which have not been processed. You remain responsible even after your account is closed.</p> <p>If we have paid a cheque made to you and we do not receive payment, we may debit the amount from your account. <b>You waive the right to automatically receive a notice of withdrawal of funds providing the reasons for such withdrawal. We may provide additional information upon request.</b> It is then your responsibility to dispute the cheque directly with the payer or the financial institution from which it was drawn.</p> <p>You waive the right to dispute a cheque that you have authorized, signed, endorsed or deposited.</p>
<p>8.3 Transmission of documents</p> <p>8.3.1. By mail</p> <p>All documents (including statements) are sent by mail to your most recent address appearing in our records. You must inform us of any change of address. If a document is returned to us, future documents will no longer be sent to you until you have updated your address.</p> <p>8.3.2. Electronically</p> <p>If you have consented to electronic communications, we may communicate with you via:</p> <ul style="list-style-type: none"><li>› our online services,</li><li>› our mobile app, and</li><li>› a digital channel (email and text message).</li></ul> <p>You are deemed to have received the document as soon as it is sent through our systems.</p> <p>You will be informed by email when a document is available on our online services, such as your monthly statement.</p> <p>If the document is of public or regulatory interest, it will also be available on <b>nbc.ca</b>.</p>	<p>8.3 Transmission of documents</p> <p>8.3.1 By mail</p> <p>All documents (including statements) are sent by mail to your most recent address appearing in our <b>system</b>.</p> <p>8.3.2 Electronically</p> <p>If you signed up to Consent for electronic communications, <b>you would receive statements, documents and communications</b> via our online services:</p> <ul style="list-style-type: none"><li>› <b>National Bank app and online bank, and</b></li><li>› <b>Digital channels such as email and text messages.</b></li></ul> <p>You are deemed to receive documents as soon as they are sent through our systems. <b>You will receive a notification by email or text message when a document, such as your monthly statement, is available on our online services.</b></p> <p>If the document is of public or regulatory interest, it will also be available on <b>nbc.ca</b>.</p> <p><b>8.3.3 Your responsibility to provide and update your coordinates</b></p> <p><b>You are responsible for providing us with your complete and accurate contact information (including your email address if you have signed up to Consent for electronic communications).</b></p> <p><b>You must keep your contact information up to date to receive all documents (including statements) related to your account as well as products and services associated with your bank account. You must promptly update your contact information when we request you to do so (for example, by way of a banner on our online services).</b></p> <p><b>If a document sent to you by email or mail is returned to us, or if you fail to promptly comply with our request to update your contact information, future documents will no longer be sent to you until you update your address. You remain responsible for your account and associated products and services even after we stop sending you documents (including statements).</b></p>

