

Notice of Change

Rules Applicable to the MasterCard À la carte Rewards Plan offered by National Bank

On November 1, 2016, the rules applicable to the À la carte Rewards Plan will be updated.

This document allows you to compare the new rules applicable to the Rewards Plan with the previous version. You may also review the rules applicable to the Rewards Plan online at nbcrewards.ca

As of November 1, 2016	Until October 31, 2016
<p>With the À la carte Rewards Plan (the "À la carte Plan"), you earn points for every eligible purchase dollar. These points may be exchanged for rewards such as merchandise, a travel package, a gift card, a travel discount, a donation, a financial product or any other incentive offered by the À la carte Plan.</p> <p>When you first use your credit card, you accept the rules applicable to the À la carte Plan.</p>	<p>3.1 The Primary cardholders, authorized users or authorized signatory (for a business account) can redeem points for an item, a travel package, a gift card, a travel discount, a donation or any other incentive offered ("Reward") in the Communications.</p>
<p>1. How to earn points</p> <p>Who may earn points</p> <p>1.1 All cardholders of a credit card which offers the À la carte Plan may earn points on the MasterCard® credit card account. Even cardholders of additional cards may earn points on the credit card account.</p>	<p>1.2 The primary cardholders and the authorized users of a MasterCard credit card ("you", "your") with the À la carte Plan issued by National Bank of Canada ("Credit Card") with an account is in good standing is a member of the À la carte Plan and may exchange points, within the limits of the Rules and Regulations. An account in good standing refers to an account linked to a Credit Card which complies with the Agreement governing the use of the Credit Card and which is not subject to any restrictions. For example, the annual fees related to the Credit Card must have been paid in full.</p>
<p>1.2 For individuals: points are associated with the account of the primary cardholder of the credit card.</p>	<p>2.6 When purchases are made using an additional card, the corresponding points are credited to the account of the primary cardholder or the company having applied for the Credit Card, as applicable. The points remain the property of the primary cardholder or of the company at all times, even in the event of voluntary or involuntary departure, divorce, separation, or any other legal action that may involve the primary cardholder, the company, an authorized signatory or any authorized users.</p>
<p>1.3 For businesses: points are for the benefit of the business.</p>	<p>N/A</p>
<p>How to earn points</p> <p>1.4 You may earn points for every eligible purchase dollar charged to a credit card which offers the À la carte Plan. To know the number of points you may earn for each purchase dollar charged to the card you hold, visit our website at nbc.ca/creditcard.</p>	<p>2.1 The À la carte Plan uses a points accumulation system based on the amount charged to your Credit Card each month. Points are attributed to your Credit Card for every \$1 in purchases charged to your Credit Card. The number of points may vary according to your Credit Card and the number of accumulated points. Please refer to the sections of the Rules and Regulations and to your <i>Cardholder's Guide</i> for further information.</p>
<p>1.5 You will not earn points on the following:</p> <ul style="list-style-type: none"> - Cash advances - Balance transfers - MasterCard cheques - Interest charges - Non-interest charges (e.g. annual fees, balance transfer fees, foreign currency conversion fees, insurance premiums and fees for MasterCard cheques) - Return of purchases 	<p>2.8 Interest charges, cash advances, non-interest charges including annual fees, balance transfers, insurance charges, and MasterCard cheques are not eligible for points, unless otherwise indicated by MasterCard.</p>

<p>1.6 Earning points does not give you any vested or acquired right. You cannot assume of the continued availability of a given reward, the number of points necessary to obtain it or the period of time during which your points will remain valid or may be exchanged.</p> <p>1.7 If the balance of your points is negative, for example, following the return of a purchase, any new points accumulated will first be used to settle the negative balance.</p>	<p>N/A</p>
<p>Information about the À la carte Plan</p> <p>1.8 We will communicate information related to the À la carte Plan either in your credit card account statement, by e-mail, on nbcrewards.ca, on nbc.ca/creditcard, by mail or by any other appropriate technological means.</p> <p>1.9 The redemption table, catalogues, seasonal newsletters and other communications presenting the rewards and the terms and conditions related to the accumulation and exchange of points do not form part of the rules applicable to the À la carte Plan and are subject to change.</p> <p>1.10 You are responsible for acquainting yourself with any information related to the À la carte Plan which is sent to you.</p>	<p>1.4 The items available for order are described in the catalogue, seasonal newsletters, e-mails, the Internet site nbcrewards.ca, and all other valid communications designated from time to time as being effective ("Communications"). Occasionally, points may also be applied to special offers that will be governed by specific rules, as applicable. Visit nbcrewards.ca at any time to take advantage of current offers.</p>
<p>How to follow points earned</p> <p>1.11 For individuals:</p> <ul style="list-style-type: none"> - The primary cardholder of the credit card and the authorized users may check the number of points earned by logging into their profile at nbcrewards.ca, by accessing <i>Internet Banking Solutions</i> or by contacting MasterCard Customer Service. - The primary cardholder can also check the number of points earned on the credit card account statement. <p>1.12 For businesses: the designated authorized signatory of the credit card may check the number of points earned on the credit card account statement or by logging into his profile at nbcrewards.ca.</p>	<p>2.2 A detailed calculation of your points appears on your monthly Credit Card statement.</p>
<p>2. How to exchange your points: general rules</p> <p>Who may exchange points</p> <p>2.1 For rewards other than À la carte Extras:</p> <ul style="list-style-type: none"> - For individuals: the primary cardholder and the authorized users of an eligible credit card may exchange points. - For businesses: only the designated authorized signatory of an eligible credit card may exchange points. 	<p>3.1 The Primary cardholders, authorized users or authorized signatory (for a business account) can redeem points for an item, a travel package, a gift card, a travel discount, a donation or any other incentive offered ("Reward") in the Communications. Your account must be in good standing and must not be subject to any restrictions.</p>

<p>2.2 For À la carte Extras :</p> <ul style="list-style-type: none"> - Only the primary cardholder of an eligible credit card may exchange points. - The following credit cards do not offer À la carte Extras: <ul style="list-style-type: none"> • MD Management Platinum and <i>World Elite</i> • Promutuel Gold, Assante Gold • Platinum Business • Investors Group: <i>Solutions Banking</i> Platinum, <i>World</i> or <i>World Elite</i> MasterCard • Platinum Sun life Financial and Platinum for Professionals Financial - À la carte Extras are not offered to businesses. 	<p>7.1 Only primary cardholders of a National Bank credit card can take advantage of the À la carte Extras.</p> <p>7.2 The exchange of points as described in the following sections does not apply to main cardholders of an MD Management Platinum, <i>World</i> or <i>World Elite</i>, Promutuel Gold, Assante Gold, Platinum Business, Investors Group Solutions Banking Platinum, <i>World</i> or <i>World Elite</i>, London Life Solutions Banking Platinum, Great West Solutions Banking Platinum and Wellington West Platinum MasterCard credit card.</p>
<p>2.3 Your credit card account must be in good standing to obtain a reward. This means that you must comply with all the obligations of your credit card agreement (e.g. you must make your minimum payment and pay your annual fees).</p>	<p>1.2 The primary cardholders and the authorized users of a MasterCard credit card ("you", "your") with the À la carte Plan issued by National Bank of Canada ("Credit Card") with an account is in good standing is a member of the À la carte Plan and may exchange points, within the limits of the Rules and Regulations. An account in good standing refers to an account linked to a Credit Card which complies with the Agreement governing the use of the Credit Card and which is not subject to any restrictions. For example, the annual fees related to the Credit Card must have been paid in full.</p>
<p>2.4 You must have an address in Canada to exchange points.</p>	<p>3.6 Allow four (4) to six (6) weeks for delivery of items ordered. Orders are delivered during normal business hours to the address provided at the time the order was placed. However, delivery cannot be made to a post office box or an address outside Canada. National Bank is not liable for any delays caused by situations beyond its control. The price of Rewards in points includes shipping costs and applicable taxes. When the merchandise arrives, immediately check for any evidence of damage. Once you've determined there's no apparent damage, you or any resident will be required to provide a signature. If no one is home at the time your item is delivered, a door knocker will be left with the courier information and location for pick-up at the nearest depot.</p>

<p>How to exchange your points based on the type of reward</p> <p>2.5 Rewards catalogue:</p> <ul style="list-style-type: none"> - By visiting the À la carte Plan website: nbcrewards.ca, available 24/7. - By contacting the À la carte Rewards Centre: 1-800-341-8083 (toll-free) or 514-847-8280 (Montreal area). Our agents are available from 8 a.m. to 6 p.m., Monday to Friday (EST). See section 3 for details. <p>Travel discount with the dedicated travel agency of the À la carte Plan:</p> <ul style="list-style-type: none"> - By contacting the dedicated travel agency: 1-800-561-3653. See section 4 for details. <p>Exclusive features reserved for Platinum, Platinum Business, World MasterCard and World Elite cardholders:</p> <ul style="list-style-type: none"> - By visiting the À la carte Plan website: nbcrewards.ca, available 24/7. - By contacting the À la carte Rewards Centre: 1-800-341-8083 (toll-free) or 514-847-8280 (Montreal area). Our agents are available from 8 a.m. to 6 p.m., Monday to Friday (EST). See sections 5 and 6 for details. <p>À la carte Extras:</p> <ul style="list-style-type: none"> - By contacting the bank at the telephone numbers listed in section 19. See section 7 for details. 	<p>3.2 To place an order, you may choose one of the following methods:</p> <p>a) À la carte Rewards Plan website: Orders may be placed via nbcrewards.ca, 24 hours a day, 7 days a week.</p> <p>b) À la carte Rewards Centre: call 1-800-341-8083 toll-free in Canada or 514-847-8280 in the Montreal area and follow the instructions. To speak with a representative: Monday to Friday, 8 a.m. to 6 p.m. EST</p> <p>c) To redeem an À la carte Extra: Please refer to sections 7 to 14 of the Rules and Regulations.</p> <p>6.3 On the À la carte Plan website, nbcrewards.ca, log in, go to the travel discount section and use the calculator available online. You may also call the À la carte Rewards Centre at 1-800-341-8083 (toll free) or 514-847-8280 to claim your travel discounts. Your request must be made within sixty (60) days of purchase following the purchase of a product which qualifies for a travel discount. Determine the travel discount requested by consulting the following chart:</p> <p>Platinum, Platinum Business, World and World Elite</p> <table border="1" data-bbox="787 766 1429 1018"> <thead> <tr> <th>PRODUCT NUMBER</th> <th>TRAVEL DISCOUNT</th> <th>POINTS REQUIRED</th> </tr> </thead> <tbody> <tr> <td>67001</td> <td>\$100</td> <td>11,000 points</td> </tr> </tbody> </table> <p>Platinum (retail), World and World Elite</p> <table border="1" data-bbox="787 1207 1518 1627"> <thead> <tr> <th>PRODUCT NUMBER</th> <th>TRAVEL DISCOUNT</th> <th>POINTS REQUIRED</th> </tr> </thead> <tbody> <tr> <td>67002</td> <td>\$500</td> <td>50,000 points</td> </tr> <tr> <td>67003</td> <td colspan="2">If more than 50,000 points are redeemed in the same transaction, every additional 10,000 points redeemed gives you an additional \$100 travel discount.</td> </tr> </tbody> </table>	PRODUCT NUMBER	TRAVEL DISCOUNT	POINTS REQUIRED	67001	\$100	11,000 points	PRODUCT NUMBER	TRAVEL DISCOUNT	POINTS REQUIRED	67002	\$500	50,000 points	67003	If more than 50,000 points are redeemed in the same transaction, every additional 10,000 points redeemed gives you an additional \$100 travel discount.	
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<p>2.6 Specific conditions regarding the exchange of points</p> <p>A request to exchange points is final and cannot be cancelled.</p>	<p>7.3 Under the situation that there is a restriction on the MasterCard account, for all À la carte Extras, once the transaction is completed by phone, cancellation of the of the points exchange is not permitted.</p> <p>3.11 For any À la carte Extras completed by phone, the transaction and the points redeemed cannot be cancelled unless there is a restriction on the MasterCard account.</p>															

<p>2.7 The entire amount of the travel discount or other type of discount is not used: no credit or cash refund will be applied.</p>	<p>3.3 If you redeem your points for a travel discount or any other package or discount offered by a supplier, no cash refund will be made and no credit will be applied if the value of the discount is not completely used.</p>
<p>2.8 The number of points required for a reward is reduced within 15 days of the exchange of your points: you may request that the difference in points be credited to the credit card account from which the points were initially deducted.</p>	<p>15.10 If within fifteen (15) days of having exchanged points for a reward the number of points needed to obtain said reward is reduced as the result of a promotion or special offer, the cardholder may request that the difference in points between the number exchanged prior to the promotion and the number required during the promotion be credited to the Card account from which the points were initially deducted. The request to obtain the difference in points must be made to the À la carte Rewards Centre by calling 1-800-341-8083 (outside Montreal) or 514-847-8280 (Montreal region) from Monday to Friday, 8 a.m. to 6 p.m.</p>
<p>2.9 Points have no cash value and cannot be claimed for cash. However, for some eligible financial products and under section 6.1, we attribute a monetary value to your points.</p>	<p>8.3 For the purposes of this section, the points required to obtain an RRSP-eligible investment product are convertible to cash and have a cash value. In order to make an RRSP contribution, the points necessary for this contribution will be converted into their cash value before being applied to the cardholder's RRSP account.</p> <p>11.3 For the purpose of this section, the points required to purchase a product are convertible to cash and have a cash value that may be exchanged. To make an RRSP or a TFSA contribution, the required points will be converted to cash and applied to the contribution.</p> <p>13.3 For the purpose of this section, the points required to purchase a product are convertible to cash and have a cash value. To make an RRSP or a TFSA contribution, the required points will be converted to cash and applied to this contribution.</p> <p>14.3 For the purposes of this section, the points required to purchase an investment eligible to an investment eligible to a TFSA contribution are convertible to cash and have a cash value. To make a TFSA contribution, the points required for this contribution will be converted.</p>
<p>2.10 You exchange your points for a reward which results in a credit to your account (e.g. a travel discount, a discount on the purchase of an insurance product): the number of points corresponding to the credit will be removed from the total number of points accumulated. The credit and your new points balance will appear on your 1st or 2nd credit card account statement, depending on your billing cycle.</p>	<p>2.5 If you receive a credit on your Credit Card account for returned merchandise or any other reason, the number of points corresponding to the amount of this credit will be deducted from the total of your points.</p>
<p>2.11 The minimum payment appearing on your credit card account statement must be made at all times. This amount remains due and payable even when you benefit from a credit resulting from the exchange of your points (e.g. travel discount, À la carte Extra).</p>	<p>N/A</p>
<p>Number of points required for a reward</p> <p>2.12 The required number of points is established at the time of the exchange. You must check the redemption table at that time to make sure you have enough points to get the reward you want.</p>	<p>15.13 The number of points required to obtain a Reward is subject to change without notice. You may verify the number of points required before ordering by calling the À la carte Rewards Centre at 1-800-341-8083 (toll-free) or 514 847-8280, or visiting nbcrewards.ca.</p>

<p>2.13 The redemption table is available online at nbcrewards.ca.</p>	<p>1.5 The À la carte Plan Rules and Regulations are available on nbcrewards.ca. To receive a paper copy you may call Customer service at 514-394-1427 or at 1-888-969-2273.</p>
<p>How to calculate points</p> <p>2.14 Points are rounded off to the nearest whole number upon billing. For example:</p> <ul style="list-style-type: none"> - 10,25 or 10,49 points earned = 10 points - 10,50 or 10,75 points earned = 11 points 	<p>2.3 If the calculation of your points includes a decimal, the points will be rounded off to the nearest whole number i.e. balances with a decimal of 0.50 or higher will be rounded up and those with a decimal of 0.49 or lower will be rounded down.</p>
<p>3. Rewards catalogue: specific rules</p> <p>Delivery of rewards</p> <p>3.1 When you exchange your points for a reward, you must confirm the delivery address. No delivery will be made at a post office box (P.O. Box) or at an address outside of Canada.</p> <p>3.2 Please allow approximately 4 to 6 weeks for delivery.</p> <p>3.3 Shipping costs and taxes are included in the number of points required for the reward.</p>	<p>3.6 Allow four (4) to six (6) weeks for delivery of items ordered. Orders are delivered during normal business hours to the address provided at the time the order was placed. However, delivery cannot be made to a post office box or an address outside Canada. National Bank is not liable for any delays caused by situations beyond its control. The price of Rewards in points includes shipping costs and applicable taxes. When the merchandise arrives, immediately check for any evidence of damage. Once you've determined there's no apparent damage, you or any resident will be required to provide a signature. If no one is home at the time your item is delivered, a door knocker will be left with the courier information and location for pick-up at the nearest depot.</p>
<p>Return of defective merchandise or merchandise damaged during delivery</p> <p>3.4 Only defective products or goods damaged during delivery can be returned. We will cover the shipping cost for the return of the item. You must return such merchandise within a maximum of 15 days of delivery. Before returning an item, you must contact the Rewards Centre to obtain specific instructions; for example, you must return the item in its original packaging. See Section 19 for contact information.</p> <p>If we conclude that the item is defective or damaged, you may choose to receive a replacement item or have your points returned.</p> <p>3.5 After 15 days of delivery:</p> <ul style="list-style-type: none"> - The Rewards Centre will not accept returns. - You will receive a sales slip (warranty leaflet) and be advised to take the item to a local supplier authorized to repair it in accordance with the manufacturer's warranty. 	<p>3.7 Only merchandise that is defective or damaged during shipping can be returned within fifteen (15) business days following delivery. Before returning an item, you must contact the À la carte Rewards Centre to obtain full instructions for returning the item and a return authorization number. Defective items must be returned in their original packaging. Once the item is returned to the shipping warehouse, it will be inspected. If it is deemed to be defective, according to your preference, a replacement will be sent or the corresponding points will be credited to your next account. If you contact the Rewards Center later than fifteen (15) days following the delivery of your order, you will receive a sales slip (warranty leaflet) and be advised to take the item to a local supplier authorized to repair the item as per the manufacturer's warranty. (A warranty card is included with the item.) Please note that no return will be accepted unless authorized beforehand and returned items may be subject to additional shipping fees. The À la carte Plan covers all shipping costs for the return of defective items.</p>
<p>Rewards not available</p> <p>3.6 Rewards are available in limited quantities.</p> <p>3.7 The item you order is no longer available: a similar item of equal or greater value may be sent to you.</p> <p>3.8 You are not satisfied with the replacement item: you must contact the À la carte Rewards Centre within 15 days of receipt in order to return the item without charge and have your points reimbursed.</p> <p>3.9 An item of equal or better quality is not available: we will advise you of the cancellation of your order and invite you to place a new one.</p> <p>3.10 The item is temporarily unavailable: we will inform you of the estimated delivery date.</p>	<p>3.5 All Rewards presented in Communications are available in limited quantities. If an item you order is no longer available, a similar item of equal or greater value will be sent to you. If you are not satisfied with the replacement item, you must contact the À la carte Rewards Centre within fifteen (15) days of receipt in order to return the item without charge. If we cannot offer you an item of equal or higher quality, we will contact you to suggest that you cancel your order and place a new one. If the item is temporarily unavailable, you will be notified of the estimated delivery date.</p>

<p>4. Travel discount with the dedicated travel agency: specific rules</p> <p>Dedicated travel agency: À la carte Rewards Travel</p> <p>4.1 The dedicated travel agency of the À la carte Plan is managed by Transat Distribution Canada Inc. (Quebec permit No. 753141).</p>	<p>4.1 À la carte Rewards Travel is the dedicated À la carte Rewards Plan's Travel Agency ("Travel Agency"), which is operated by Transat Distribution Canada Inc. (Quebec permit No. 753141).</p>															
<p>4.2 You must make your travel reservations with the dedicated travel agency by phone at 1-800-561-3653. If you have a Platinum, Platinum Business, World MasterCard or World Elite card, you are not required to contact the dedicated travel agency. These cards offer additional options for travel reservations. See section 5 for details.</p>	<p>4.4 Subject to Section 6, to obtain your travel discount, your travel purchase must be made by communicating by phone only with an À la carte Rewards Travel Agency consultant. Travel Discounts are available in increments of \$100, as follows:</p> <table border="1" data-bbox="792 520 1518 737"> <thead> <tr> <th>PRODUCT NUMBER</th> <th>TRAVEL DISCOUNT</th> <th>POINTS REQUIRED</th> </tr> </thead> <tbody> <tr> <td>67001</td> <td>\$100</td> <td>11,000 points</td> </tr> </tbody> </table> <p>Platinum (retail cards only), World and World Elite</p> <table border="1" data-bbox="792 926 1518 1297"> <thead> <tr> <th>PRODUCT NUMBER</th> <th>TRAVEL DISCOUNT</th> <th>POINTS REQUIRED</th> </tr> </thead> <tbody> <tr> <td>67002</td> <td>\$500</td> <td>50,000 points</td> </tr> <tr> <td>67003</td> <td colspan="2">If more than 50,000 points are redeemed in the same transaction, every additional 10,000 points redeemed gives you an additional \$100 travel discount.</td> </tr> </tbody> </table>	PRODUCT NUMBER	TRAVEL DISCOUNT	POINTS REQUIRED	67001	\$100	11,000 points	PRODUCT NUMBER	TRAVEL DISCOUNT	POINTS REQUIRED	67002	\$500	50,000 points	67003	If more than 50,000 points are redeemed in the same transaction, every additional 10,000 points redeemed gives you an additional \$100 travel discount.	
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<p>4.3 The dedicated travel agency gives you access to travel services generally offered by a travel agency (e.g. all-inclusive packages, circuits, airline tickets, hotels, cruises, car rentals and insurance).</p>	<p>4.2 This Travel Agency gives you access to all travel services (all-inclusive packages, airline tickets, hotels, car rentals, cruises, insurance, etc.) offered by a travel agency.</p>															
<p>Reservation fees</p> <p>4.4 Reservation fees are charged to your credit card when you use the services of the dedicated travel agency:</p> <ul style="list-style-type: none"> - Airplane ticket reservations: \$35 per person plus applicable taxes. - Any other reservation: \$25 per person plus applicable taxes. 	<p>4.10 Air travel reservations made with the Travel Agency are subject to a reservation fee of \$35 per person plus applicable taxes. A fee of \$25 per person plus applicable taxes, applies to all other travel reservations (packages, hotels, etc.). Reservation fees apply to all cardholders who use the services of the Travel Agency.</p>															
<p>4.5 You may use your points, your credit card or a combination of both to pay the dedicated travel agency's invoice.</p>	<p>4.3 To pay your Travel Agency invoice, you may use your points, your Credit Card or a combination of both.</p>															

<p>Delivery of travel documents</p> <p>4.6 An invoice will be sent to you after your reservation is made.</p>	<p>4.5 An invoice will be sent to you after each reservation. It is imperative that you take the time to review all the information on this invoice to ensure that all reservation details as well as all passenger information are accurate, then immediately return this invoice to À la carte Rewards Travel identifying any errors you have noticed, as applicable.</p>
<p>4.7 Your travel documents will be sent to you at least 7 days prior to your departure date.</p>	<p>4.6 Your travel documents will be sent to you at least seven (7) days prior to your departure date. Be sure to check all details and notify the Travel Agency immediately in case of any errors. À la carte Plan and its various suppliers cannot be held responsible for errors not brought to our attention. For certain reservations, the Travel Agency reserves the right to send travel documents electronically only (by e-mail or fax).</p>
<p>4.8 Your reservation is confirmed less than 7 days prior to your departure date: your travel documents may be available for pickup only at the airport on the departure date. Your travel agent will keep you informed.</p>	<p>4.7 If your reservation is confirmed less than seven (7) days before your departure date, your travel documents might only be available for pickup at the airport on the departure day. Your travel consultant will keep you informed.</p>
<p>4.9 In some cases, the travel agency may send the travel documents electronically only (by e-mail or fax). Your travel agent will keep you informed.</p>	<p>4.6 Your travel documents will be sent to you at least seven (7) days prior to your departure date. Be sure to check all details and notify the Travel Agency immediately in case of any errors. À la carte Plan and its various suppliers cannot be held responsible for errors not brought to our attention. For certain reservations, the Travel Agency reserves the right to send travel documents electronically only (by e-mail or fax).</p>
<p>4.10 You must review the accuracy of the information on the invoice and on the travel documents, including reservation details and passenger information. You must immediately inform the dedicated travel agency in case of error. National Bank and its suppliers will not be held responsible for errors not brought to their attention.</p>	<p>4.5 An invoice will be sent to you after each reservation. It is imperative that you take the time to review all the information on this invoice to ensure that all reservation details as well as all passenger information are accurate, then immediately return this invoice to À la carte Rewards Travel identifying any errors you have noticed, as applicable.</p> <p>4.6 Your travel documents will be sent to you at least seven (7) days prior to your departure date. Be sure to check all details and notify the Travel Agency immediately in case of any errors. À la carte Plan and its various suppliers cannot be held responsible for errors not brought to our attention. For certain reservations, the Travel Agency reserves the right to send travel documents electronically only (by e-mail or fax).</p>
<p>4.11 No travel documents will be sent outside of Canada.</p>	<p>4.8 Travel documents cannot be sent to an address outside Canada.</p>

<p>5. Exclusive travel features reserved for Platinum, Platinum Business, World MasterCard and World Elite cardholders</p> <p>5.1 You have the possibility of making travel reservations with:</p> <ul style="list-style-type: none"> - The travel agency of your choice, including an online travel agency - The airline of your choice; or - The dedicated travel agency of the À la carte Plan described in section 4. <p>5.2 The following purchases are eligible for a travel discount: plane tickets, vacation packages, car rentals, hotel stays, reservations of a condominium or country house for tourism purposes, cruises, excursions and camping.</p> <p>5.3 The following purchases are NOT eligible for a travel discount: personal expenses made during trips (e.g. restaurants, purchase of souvenirs and clothing).</p>	<p>6.1 No matter where you are headed in the world or where you are when you cash in travel discounts, you can exchange your points for travel discounts when you make a purchase at a travel agency, online travel agency, airline or the À la carte Rewards Travel Agency. The following is a list of purchases that qualify for a travel discount: plane tickets, vacation packages, hotel stays, reservations of a condo or country house for touristic purposes, cruises, car rentals, excursions and camping sites. Excluded from the list are: personal expenses made during trips (e.g., restaurants, purchase of souvenirs).</p>						
<p>5.4 Travel costs must be paid with your Platinum, Platinum Business, World MasterCard or World Elite credit card before requesting the exchange of your points for a travel discount. Points must be exchanged for a travel discount within 60 days of your purchase.</p>	<p>6.2 Book your trip and pay using an admissible National Bank MasterCard Credit Card (Platinum, Platinum Business, World or World Elite).</p>						
<p>5.5 To request an exchange, please refer to section 2.5.</p>	<p style="text-align: center;">N/A</p>						
<p>5.6 The travel discount will be applied about 72 hours following your request.</p>	<p>6.4 If you exchange your points for a travel discount, the credit will be applied within seventy-two (72) hours following your request and will appear on your next statement as well as the adjustment of your points balance.</p>						
<p>6. Exclusive features for Platinum Business cardholders</p> <p>6.1 You may exchange your points for a credit on the balance of your Platinum Business credit card account. The value of the points exchanged may not be greater than the total balance of the Platinum Business credit card account. This means that the exchange of your points cannot result in a credit balance on your credit card account.</p> <p>6.2 As an authorized signatory of a Platinum Business credit card, you can transfer your points to your personal credit card account provided it also offers the À la carte Plan. However, consent of all other authorized signatories is required.</p> <p>6.3 To request an exchange, please refer to section 2.5.</p>	<p>5.1 When you earn points, you can obtain a credit on your account balance.</p> <table border="1" data-bbox="789 1205 1515 1430"> <thead> <tr> <th data-bbox="789 1205 1036 1318">PRODUCT NUMBER</th> <th data-bbox="1036 1205 1271 1318">ACCOUNT CREDIT</th> <th data-bbox="1271 1205 1515 1318">POINTS REQUIRED</th> </tr> </thead> <tbody> <tr> <td data-bbox="789 1318 1036 1430">67304</td> <td data-bbox="1036 1318 1271 1430">\$100</td> <td data-bbox="1271 1318 1515 1430">11,000 points</td> </tr> </tbody> </table> <p>5.3 At the time you exchange your points, the value of the points exchanged cannot be superior to the outstanding balance on your Credit Card account, and as such the exchange cannot result in a negative balance on the account.</p>	PRODUCT NUMBER	ACCOUNT CREDIT	POINTS REQUIRED	67304	\$100	11,000 points
PRODUCT NUMBER	ACCOUNT CREDIT	POINTS REQUIRED					
67304	\$100	11,000 points					
<p>6.4 The credit will be applied about 72 hours following your request.</p>	<p>5.2 If you exchange your points for a credit against the balance of your account, the payment will be completed within seventy-two (72) hours of your request and will appear on your next monthly statement</p>						

<p>7. À la carte Extras</p> <p>A. General rules</p> <p>7.1 Only primary cardholders of eligible credit cards may benefit from À la carte Extras.</p>	<p>7.1 Only primary cardholders of a National bank credit card can take advantage of the À la carte Extras.</p>
<p>7.2 The following credit cards with the À la carte Plan do not offer À la carte Extras:</p> <ul style="list-style-type: none"> • MD Management Platinum and <i>World Elite</i> • Promutuel Gold, Assante Gold • Platinum Business • Investors Group: <i>Solutions Banking</i> Platinum, <i>World MasterCard</i> or <i>World Elite</i> • Platinum Sun life Financial and Platinum for Professionals Financial <p>7.3 À la carte Extras are not offered to businesses.</p>	<p>7.2 The exchange of points as described in the following sections does not apply to main cardholders of an MD Management Platinum, <i>World</i> or <i>World Elite</i>, Promutuel Gold, Assante Gold, Platinum Business, Investors Group Solutions Banking Platinum, <i>World</i> or <i>World Elite</i>, London Life Solutions Banking Platinum, Great West Solutions Banking Platinum and Wellington West Platinum MasterCard credit card.</p>
<p>7.4 A request for an À la carte Extra will have priority over any other exchange requested by an authorized user.</p>	<p>N/A</p>
<p>7.5 Points may be exchanged by phone only. It takes approximately 72 hours following your request to process the exchange. See section 19 for contact information.</p>	<p>N/A</p>
<p>B. Prerequisites</p> <p>7.6 Your credit card account must be in good standing: you must comply with all the obligations of your credit card agreement to obtain an À la carte Extra. For example, you must make your minimum payments and pay your annual fees.</p>	<p>1.2 The primary cardholders and the authorized users of a MasterCard credit card ("you", "your") with the À la carte Plan issued by National Bank of Canada ("Credit Card") with an account is in good standing is a member of the À la carte Plan and may exchange points, within the limits of the Rules and Regulations. An account in good standing refers to an account linked to a Credit Card which complies with the Agreement governing the use of the Credit Card and which is not subject to any restrictions. For example, the annual fees related to the Credit Card must have been paid in full.</p>

<p>7.7 You must have a financial product, either personally or jointly, with National Bank or one of its subsidiaries (e.g. a bank account, RRSP account, spousal RRSP account, TFSA, All-in-One line of credit or mortgage loan). If not, you must obtain one before requesting an À la carte Extra.</p>	<p>8.6 Subject to Subsection 7.2, only a primary cardholder with an RRSP account at National Bank in his own name may redeem their points towards an RRSP-eligible investment product. A primary cardholder who does not have an RRSP account at the time of redemption but who wishes to redeem his points must first open an RRSP account at a National Bank branch and then call TelNat to complete the exchange of points.</p> <p>9.2 Subject to Subsection 7.2, only a primary cardholder with a National Bank account in his name may redeem points to cover fixed monthly fees on a banking package. Primary cardholders who have a joint account at National Bank may also redeem points to cover annual banking fees for a banking package. A primary cardholder who does not have a bank account but wishes to redeem points must first visit a National Bank branch to open a bank account and then call TelNat to redeem his points.</p> <p>10.5 Subject to Subsection 7.2, only the primary cardholder may redeem the points for a rebate on the purchase of a car or home insurance policy purchased for his own benefit.</p> <p>11.6 Subject to Subsection 7.2, only the primary cardholder of a Credit Card with a NBDB account in his name can redeem their points for a contribution to an RRSP, spousal RRSP or TFSA account.</p> <p>12.7 Subject to Subsection 7.2, only the primary cardholder who has a mortgage loan or an All-In-One line of credit-alone or jointly-with National Bank can redeem points to reimburse a portion of the principal on these products.</p> <p>13.6 Subject to Subsection 7.2, only the primary cardholder with a NBF account in his name can redeem points for a contribution to an RRSP, spousal RRSP or TFSA account.</p> <p>14.5 Subject to Subsection 7.2, only the primary cardholder of a Credit Card with a TFSA account at National Bank in his own name may redeem points towards a contribution TFSA-eligible investment product. At the time of the redemption, a primary cardholder who does not have an TFSA account but who wishes to redeem points must first open a TFSA account at a National Bank branch and then call TelNat to complete the redemption.</p>
<p>7.8 You must analyze your financial situation to identify, among other things, the possible tax consequences, your eligibility for the investment product and the restrictions on the prepayment of the principal of a mortgage loan under your credit agreement.</p>	<p>7.5 Before redeeming points for an investment or a financial product eligible for an RRSP or TFSA contribution or even a mortgage or an All-in-One loan, the primary cardholder is responsible for obtaining the advice of his accountant or financial planner to confirm his eligibility and analyze his personal financial situation pertaining to the RRSP or TFSA contribution or the mortgage transaction.</p> <p>12.6 Before redeeming points for a product in this section, the primary cardholder assumes the responsibility of verifying whether such prepayment of the principal of the loan is possible whether there are and restrictions pursuant to the mortgage loan agreement.</p> <p>15.15 Where appropriate, the cardholder agrees to have his accountant or tax specialist validate and analyze his situation regarding any redemption of points namely to determine the fiscal impact resulting from the point redemption.</p>

<p>C. Investment products</p> <p>7.9 The exchange of points can be used to purchase an eligible investment product offered by :</p> <ul style="list-style-type: none"> - National Bank: RRSP or TFSA contribution - National Bank Direct Brokerage: RRSP contribution (personal or joint) or TFSA contribution - National Bank Financial: RRSP contribution (personal or joint) or TFSA contribution. 	<p>11.1 The points exchanged for investment products offered by National Bank Direct Brokerage ("NBDB") and eligible for a contribution to an RRSP, spousal RRSP or TFSA account.</p>
<p>7.10 Points may not be exchanged for commissions or other fees related to investment products.</p>	<p>N/A</p>
<p>D. Payment of annual fees of National Bank banking packages</p> <p>7.11 You have a bank account with us (whether personal or joint): you may exchange points to pay the annual fees of your banking package.</p>	<p>9.2 Subject to Subsection 7.2, only a primary cardholder with a National Bank account in his name may redeem points to cover fixed monthly fees on a banking package. Primary cardholders who have a joint account at National Bank may also redeem points to cover annual banking fees for a banking package. A primary cardholder who does not have a bank account but wishes to redeem points must first visit a National Bank branch to open a bank account and then call TeINat to redeem his points.</p>
<p>7.12 You will not have to pay the fixed monthly fees of your banking package for the next 12 months starting on the 1st or 2nd billing period after you have exchanged your points, depending on your credit card billing cycle.</p>	<p>9.5 The exemption from fixed monthly fees for a banking package obtained with points will be applied during the month the redemption transaction was completed, as of the date the monthly bank account statement is produced, and will be valid for a period of 12 months.</p>
<p>7.13 You close your bank account before the 12-month period is over: you will have 30 days following the closure of the bank account to request a reimbursement of any unused points. The reimbursement of the unused points will be made on your credit card account and will be calculated on a monthly basis. After this 30-day delay, you will not be able to request the reimbursement of your points.</p>	<p>9.6 If you close a bank account for which the fixed monthly fees have been paid with your points before the 12 month period, you have thirty (30) days following the closure of the bank account to request a reimbursement. You must contact MasterCard Transaction Solutions at 1-888-969-2273 within thirty (30) days following the date of closure of the bank account. If you do not notify us within that timeframe, you will not be able to request a reimbursement at a later date. The reimbursement will be calculated on a prorated basis depending on the time remaining on the 12 month period for which the fees were paid for the banking package. The points will be returned to your MasterCard account.</p>
<p>7.14 You wish to change your banking package: points used for a banking package cannot be transferred to pay the fees of another banking package.</p>	<p>9.4 The banking packages available with the À la carte Rewards Plan are not interchangeable and cannot be transferred from one bank account to another.</p>
<p>E. Discount on the purchase of National Bank Insurance Auto I Home products (for Quebec residents only)</p> <p>7.15 You may exchange points for a discount on the balance of your credit card when you purchase insurance products from National Bank Insurance if the following conditions are met:</p> <ul style="list-style-type: none"> - You must request the exchange of your points at the time of purchase or renewal of a car or home insurance policy and - You must be the policyholder. <p>7.16 Points may be used in full or in part to purchase or renew an insurance policy, up to the total cost of the insurance policy.</p>	<p>10.1 The redemption applies to the purchase or renewal of a one-year or a two-year car or home insurance policy from National Bank Insurance. Points can be used in full or in part to purchase or renew a policy, up to the total cost of the insurance policy.</p>

7.17 You must pay your insurance premiums with a credit card offering the À la carte Plan to be able to request a discount on the purchase of insurance products.	N/A
7.18 You cancel your car or home insurance policy: the points used to obtain the reward will not be reimbursed. However, National Bank Insurance Auto I Home will provide you a cash refund in accordance with the applicable terms and conditions.	10.8 If the cardholder wishes to cancel the purchase of a car or home insurance policy, National Bank Insurance's cancellation policies will apply and penalties may be charged. Note that the points used to obtain this Reward are not refundable in points.
F. Payment towards the principal on a mortgage loan or the principal balance of an All-in-One line of credit held with National Bank 7.19 The payment may not exceed the balance owed to the bank (principal plus interest) at the time the points are exchanged.	12.4 The payment towards the principal on the mortgage loan or All-In-One line of credit cannot exceed the total balance, principal plus interest, in effect at the time the points are redeemed.
7.20 You must make the regular periodic payments required under your credit agreement even if you benefit from a credit resulting from the exchange of your points.	N/A

<p>8. Transfer of points to another person (e.g. divorce, death, bankruptcy)</p> <p>8.1 Points cannot be given, exchanged or transferred in any other manner to another person, including in case of divorce, separation or loss of employment.</p> <p>Specific rules apply:</p> <ul style="list-style-type: none"> - In the event of death or bankruptcy of the primary cardholder (see section 8.2) - In the event of a company bankruptcy or closure (see section 8.3) - For Platinum Business cardholders (see section 6.2) <p>8.2 For individuals:</p> <p>In the event of the primary cardholder's death</p> <ul style="list-style-type: none"> - If the authorized user is the spouse, common-law or civil union partner: the authorized user can request a National Bank credit card with the À la carte Plan and, should he qualify, ask for the transfer of points to his own account no later than 12 months after the primary cardholder's account is closed. The transfer will be allowed only if the primary cardholder's account was in good standing at the time of its closure. This means that all the obligations of the credit card agreement have been respected (e.g. regular monthly payments, paid annual fees). - In any other situation: the primary cardholder's account will be closed and the succession may request the exchange of points for articles in the Reward catalogue within 12 months of the closure. The exchange will be allowed only if the primary cardholder's account was in good standing at the time of its closure. This means that all the obligations of the credit card agreement have been respected (e.g. regular monthly payments, paid annual fees). <p>In the event of bankruptcy of the primary cardholder: we will close the credit card account and the accumulated points will be automatically cancelled. No transfer will be allowed.</p>	<p>2.6 When purchases are made using an additional card, the corresponding points are credited to the account of the primary cardholder or the company having applied for the Credit Card, as applicable. The points remain the property of the primary cardholder or of the company at all times, even in the event of voluntary or involuntary departure, divorce, separation, or any other legal action that may involve the primary cardholder, the company, an authorized signatory or any authorized users.</p>
<p>8.3 For businesses:</p> <p>In the event the business goes bankrupt or closes, we will close the credit card account and the points accumulated will automatically be cancelled. No transfer will be allowed.</p>	<p>N/A</p>
<p>9. Cancellation of points or suspension of the right to exchange points</p> <p>9.1 Your right to exchange points is automatically suspended in the following cases:</p> <ul style="list-style-type: none"> - You have not fully paid the annual fees for your credit card. - You have failed to make the minimum monthly payment. - You have not fulfilled any other obligation under the credit card agreement. 	<p>1.2 The primary cardholders and the authorized users of a MasterCard credit card ("you", "your") with the À la carte Plan issued by National Bank of Canada ("Credit Card") with an account is in good standing is a member of the À la carte Plan and may exchange points, within the limits of the Rules and Regulations. An account in good standing refers to an account linked to a Credit Card which complies with the Agreement governing the use of the Credit Card and which is not subject to any restrictions. For example, the annual fees related to the Credit Card must have been paid in full.</p>
<p>9.2 You have 30 days following receipt of a notice to this effect to correct the situation. Otherwise, we may cancel your points or close your credit card account in which case you will not be able to exchange your points.</p>	<p>15.11 Any abuse or attempt by you to defraud the À la carte Plan may result in the cancellation of your Credit Card and the loss of your points.</p>

<p>10. Replacement of your credit card offering the À la carte Plan</p> <p>10.1 By another card that offers the À la carte Plan: your points will automatically be transferred to your new credit card account.</p>	<p>15.9 If you replace your Credit Card that has a Rewards Plan with another Credit Card that has a Rewards Plan, your points will be transferred to the new credit card.</p>
<p>10.2 By an Allure™¹ or Edition™¹ card with cashback: your points will automatically be converted to a cashback when your new credit card account is opened.</p> <p>10.3 By any other National Bank credit card: you will have 30 days to exchange your points. After 30 days, your points will be cancelled.</p>	<p>15.8 If you decide to replace your Credit Card with an À la carte Rewards Plan with a credit card that offers a « cashback » option, you will have 24 hours to redeem your points for a reward offered by the À la carte Plan. Any points that remain after this period expires will be converted into « cashback » points.</p>
<p>11. Combining your points</p> <p>You are the primary cardholder of 2 credit card accounts offering the À la carte Plan: you may combine the points you have accumulated on these 2 accounts provided both accounts are in good standing, meaning that you have respected all the obligations of the cardholder agreement. To do so, you must contact MasterCard Customer Service and indicate the credit card account to which the points must be transferred.</p>	<p>3.4 Points may be combined with the points earned using another Credit Card with the À la carte Plan if:</p> <p>a) you are the primary cardholder of both cards OR</p> <p>b) that both cards have been issued to the same Company OR</p> <p>c) you close your account and become a primary cardholder or an authorized user on a other account.</p> <p>To combine the points:</p> <ul style="list-style-type: none"> · Personal cards: Contact the Customer Contact Centre at 1-888-969-2273 or 514-394-1427. · Platinum Business card: Contact the Business Customer contact center at 1-800-363-3339 or 514 394-1410. <p>You must inform the representative to which card you would like the points transferred. After twenty-four (24) hours (one business day), you will be able to redeem your points on the À la carte Plan website or via the À la carte Rewards Centre.</p>
<p>12. Theft or loss of your credit card</p> <p>Accumulated points will be automatically transferred to your new credit card with the À la carte Plan.</p>	<p>15.5 In the event of loss or theft of your Credit Card, any accumulated points will be automatically transferred to your new account when your new Credit Card with À la carte Plan is issued.</p>
<p>13. Closure of your credit card account</p> <p>13.1 You close your credit card account: you have 30 days following the closure of your account to exchange your points. After 30 days, your points will be cancelled.</p>	<p>15.7 If you close your Credit Card account, you will have thirty (30) days to redeem your points for the Rewards of your choice, provided your account is in good standing. Once this period expires, you will no longer be able to redeem your points.</p>
<p>13.2 We close your credit card account: your points will automatically be cancelled without the possibility of exchanging them.</p>	<p>15.6 If your Credit Card account or your Credit Card is cancelled by the Bank, for any reason, your points will be automatically cancelled, without any possibility of exchanging the points.</p>
<p>13.3 The balance of your points is negative when the account is closed: we reserve the right to cancel any exchange having caused the negative balance.</p>	<p>N/A</p>

<p>13.4 Your account is inactive: your account will be closed and the points earned will be cancelled 30 days after you receive a notice to this effect if:</p> <ul style="list-style-type: none"> - No purchase or cash advance has been made on your credit card account for 6 consecutive months preceding the renewal of your credit card account and - Your account balance is \$0 at the time of the renewal. 	N/A
<p>14. In case of error</p> <p>14.1 You find an error on your statement of account which could change the balance of your points: you must contact MasterCard Customer Service by mail or by phone within 30 days of the statement date. After 30 days, you will not be able to contest the number of points indicated on your statement.</p>	<p>2.4 If you identify errors on your monthly account statement that could affect your points balance, you must notify MasterCard Customer Service in writing at the address indicated below within thirty (30) days of the statement date.</p> <p>NATIONAL BANK MasterCard Customer Service 700 de La Gauchetière Street West, Suite 18474 Montreal, Quebec H3B 3B5 Or via our website at nbcrewards.ca</p> <p>If you do not notify us within 30 days, we will consider the total of accumulated points to be correct and definitive, and you will be unable to contest the number of points on your account statement.</p>
<p>14.2 We make an error when points are exchanged: we reserve the right to correct it and to adjust the points accordingly.</p>	N/A
<p>14.3 Display errors: subject to applicable law, if important information displayed on one of our websites or in our communications is incorrect, we reserve the right to correct this error, cancel the exchange of points, as the case may be, and adjust the points accordingly. We will communicate with you to inform you of the situation.</p>	N/A

<p>15. Cancellation and modification of the À la carte Plan</p> <p>15.1 We reserve the right to cancel all or part of the À la carte Plan at any time upon 90 days' notice. If you still have points on the termination date, the remaining points will automatically be cancelled.</p> <p>15.2 We may change the following elements of the À la carte Plan:</p> <ul style="list-style-type: none"> - The accumulation, the exchange, the expiry and the cancellation of points as well as related rights - The validity period of the points as well as their features and attributes - The membership restrictions and conditions of the À la carte Plan - The rules about the communication of information related to the À la carte Plan - The rules regarding errors in the allocated number of points and the handling of complaints - The rules regarding the processing of orders, including the return, replacement and repair of merchandise as well as credits to be granted - The products or services offered and all applicable fees; - The rules regarding À la carte Extras - The termination of membership to the À la carte Plan, the replacement of cards, the closure of credit card accounts and their consequences and - The provisions related to the modification of all or any of the rules of the À la carte Plan. <p>15.3 At least 30 days prior to the modification, we will send you a written notice, drafted clearly and legibly, setting out the old and new rules as well as the effective date. The notice may be sent to you by electronic transmission, when applicable. You may refuse these modifications and close your credit card account without cost, penalty or cancellation indemnity by sending us a notice no later than 30 days after the change becomes effective. In particular, you may refuse a change when such change increases your obligations or reduces ours. You will then have 30 days from the closure of your account to exchange your points.</p>	<p>15.1 We may terminate the À la carte Rewards Plan at any time. We may also modify the following elements of the À la carte Rewards Plan:</p> <ul style="list-style-type: none"> • the provisions pertaining to Communications; • the accumulation, the exchange, the expiry and the cancellation of points as well as related rights; • the validity period of the points as well as their features and attributes; • the membership restrictions and conditions to the À la carte Plan; • the rules regarding errors in the allocated number of points and the handling of complaints; • the rules regarding the processing of orders, including the return, replacement and repair of merchandise, as well as credits to be granted; • the products and services offered as well as applicable fees; • the rules regarding the Extras à la carte; • the termination of membership to the À la carte Rewards Plan, the replacement of cards, the closure of a Credit Card accounts and their consequences; and • the provisions related to the modification of all or any part of the À la carte Plan. <p>Any changes to these terms and conditions will be sent to you at least 30 days prior to coming into force. The notice will be sent to you in writing, including by electronic means where appropriate, and will indicate the new and old clauses. You can refuse these changes by closing your Credit Card account within 30 days after the effective date of the change. You will then have 30 days following the closure of your account to redeem your points.</p>
<p>16. Other information</p> <p>16.1 We are not liable for rewards or mail (postal or electronic) not delivered, lost or delivered late for reasons beyond our control (e.g. wrong address provided, anti-spam software, anti-virus software, firewall, etc.) and for any inconvenience this may cause you.</p>	<p>15.3 National Bank is not liable for misdirected or late mail or for any related inconvenience.</p>
<p>16.2 We are not liable for lost gift cards. Under no circumstances will we reimburse a lost gift card.</p>	<p>15.12 National Bank assumes no liability pertaining to gift cards and will not reimburse lost gift cards.</p> <p>3.9 National Bank assumes no liability for the terms and conditions issued by gift certificate suppliers.</p>

<p>16.3 Except for À la carte Extras, you acknowledge that we do not provide the rewards. We only facilitate the process of obtaining them in accordance with the terms and conditions of the suppliers of such goods and services. The bank is not liable with respect to the rewards or suppliers' terms and conditions. Any recourse must be directed against the supplier of the reward.</p>	<p>3.8 Manufacturers and suppliers may change item models and/or features at any time without prior notice.</p>
<p>16.4 The bank and its suppliers are not liable for damages resulting from any incident occurring during a trip purchased via the dedicated travel agency or during an activity provided under the À la carte Plan.</p>	<p>15.4 National Bank and its various suppliers assume no responsibility for any claims, losses, damages, costs, or expenses due to accidents or death, baggage delays or other property or for any other delays, inconvenience, trouble, disruption, physical or mental frustration, or for any loss of enjoyment, annoyance resulting from any incident occurring during travel purchased or intended to be purchased via the À la carte Travel Agency or during an activity or trip provided under the À la carte Plan.</p>
<p>16.5 Failure on our part to apply any of the applicable rules of the À la carte Plan or to exercise any right shall not be considered as a waiver of the bank's rights.</p>	<p>15.14 National Bank's inadvertent omission to apply one or several of the provisions of the À la carte Rewards Plan Rules and Regulations, or to exercise any right hereunder, shall not be construed as a waiver of the Bank's right to rely on such provision or assert any such right in that or any other instance, unless the Bank has expressly waived the right to do so in writing. The waiver will apply only to the extent mentioned in the said waiver.</p>
<p>16.6 These rules shall be governed exclusively by the laws of the province or territory where you reside or of the head office of the business to which the credit card account belongs. If your residence or the business' head office is outside of Canada, the laws of Quebec shall govern these rules. You irrevocably acknowledge the exclusive jurisdiction of the courts of the Canadian province or territory governing the interpretation of these rules.</p>	

<p>17. Effective date</p> <p>These rules are effective as of November 1, 2016.</p>	
<p>18. Language</p> <p><u>The parties have requested that this document be drawn up in English. Les parties confirment leur volonté que le présent document soit rédigé en Anglais.</u></p>	
<p>19. Contact information</p> <p><u>À LA CARTE REWARDS CENTRE</u> (catalogue, exclusive travel features, exclusive features for Platinum Business cards)</p> <p>Website: nbcwards.ca 1-800-341-8083 (toll-free) or 514-847-8280</p> <p><u>DEDICATED TRAVEL AGENCY: 1-800-561-3653</u></p> <p><u>MASTERCARD CUSTOMER SERVICE</u> 700 de La Gauchetière West, Suite 1847-4 Montreal, Quebec, H3B 3B5 Website: nbc.ca/creditcard Personal Services: 1-888-622-2783 (toll-free) or 514-394-1427 Business Services: 1-800-363-3339 (toll-free) or 514-394-1410</p> <p><u>FOR À LA CARTE EXTRAS</u></p> <ol style="list-style-type: none"> 1. RRSP or TFSA investment product - National Bank TelNat: 1-888-835-6281 Monday to Friday, 8 a.m. to 8 p.m. (ET) 2. Annual fees for banking packages TelNat: 1-888-835-6281 7 days a week, 6 a.m. to midnight (ET) 3. National Bank Insurance Auto I Home 1-877-871-7500 or 514-871-7500 Monday to Thursday, 8 a.m. to 8:30 p.m.. Friday, 8 a.m. to 5 p.m. Saturday, 9 a.m. to 4 p.m. 4. RRSP or TFSA contribution - National Bank Direct Brokerage 1-800-363-3511 or 514-866-6755 Monday to Friday, 8 a.m. to 8 p.m. 5. Payment towards the principal on a mortgage loan or the principal balance of an All-in-One line of credit TelNat: 1-888-835-6281 Monday to Friday, 8 a.m. to 8 p.m. 6. RRSP or TFSA investment product - National Bank Financial Please contact your investment advisor 	

As provided by law, you can refuse these changes, without cost, penalty or cancellation indemnity, by closing your account and sending us a notice no later than **December 1, 2016**. In particular, you may refuse a change if it increases your obligations or reduces our obligations under the agreement. Your account will be closed on the date we receive your notice. You must pay the amounts due until the account balance has been paid in full.

The rules applicable to the À la carte Rewards Plan are available on nbcrewards.ca under the Plan Rules tab.

If you have any questions, you may contact us at 1-888-622-2783 or at 514-394-1427.

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