

Energy-Efficient Home Promotion



Take advantage of the National Bank[®] energy-efficient home promotion and get up to \$5,000 cashback.

National Bank, as an agent of change, supports the transition to a sustainable low-carbon economy by helping clients with advice and a customized offer.

Together with the available government programs and grants, National Bank has a Canada-wide offer that's aligned with mortgage insurers' programs to encourage clients to **purchase new homes that meet strict energy-efficient criteria.**



Purchase an energy-efficient home



Offer



Cashback

Loan insurers (CMHC, SAGEN and Canada Guaranty)	National Bank
<p>The loan insurer refunds 25% of the mortgage insurance premium for the purchase of a home meeting the specified energy efficiency criteria</p> <p>CMHC Eco program for lenders</p> <p>Sagen Energy-Efficient Housing Program</p> <p>Canada Guaranty Energy-Efficient Advantage Program</p>	<p>National Bank refunds an additional 25% of the mortgage insurance premium up to \$5,000 when it provides financing for a home that meets the energy efficiency criteria specified by the loan insurer's program.</p>



Promotion valid until October 31, 2025

nbc.ca



We're here to answer your questions.

Ask one of our Mortgage Development Managers for more information.

The promotion is valid for mortgage loans disbursed between February 1 and October 31, 2025. Mortgage loans are subject to credit approval by National Bank.

To take advantage of the promotion, you have to:

- Have an insured and eligible mortgage loan disbursed by National Bank during the promotion period with a down payment of less than 20% (high-ratio mortgage)
- Be insured and approved by an eligible loan insurer (CMHC-SAGEN-Canada Guaranty)
- Ensure the property meets the energy efficiency criteria determined by the eligible insurers and provide proof the 25% refund has been received from the loan insurer
- Have a National Bank account to receive the additional cashback

If all conditions are met, the cashback of 25% of the loan insurance premium will be granted within 10 days of the receipt of refund proof of the 25% repaid by the loan insurer. You must maintain your mortgage loan for the duration of the term; otherwise, you will be required to reimburse a portion of the cashback received, in proportion to the term still remaining. Conventional mortgages or All-In-Ones® are not eligible for this promotion.

Only one cashback per mortgage loan. The cashback is not retroactive.

This energy-efficient home promotion can't be combined with any other cashback promotion with promotional rates on a new National Bank mortgage loan. If that is the case, any cashback related to another National Bank promotion will be deducted from the amount of the energy-efficient home promotion at financing. For example, a client eligible to receive \$3,500 for this promotion who has already received cashback of \$500 for their mortgage financing is eligible for a maximum cashback of \$3,000 for the energy-efficient home promotion.

This promotion may be modified or withdrawn without prior notice.

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