

Banking
Privileges...
and Much
More!

OVATION® GOLD
MASTERCARD®
CREDIT CARD

—

Cardholder's Guide



> IT'S SUCH A PLEASURE TO RECEIVE	4
> REASSURING PROTECTION	6
> ADVANTAGES THAT MAKE A DIFFERENCE	10
> IMPORTANT CONTACT INFORMATION	14



Banking Privileges... and Much More

With the OVATION Gold credit card, you can take advantage of banking privileges as well as the generous À la carte Rewards Plan and reassuring insurance coverage.

It's Such a Pleasure to Receive

With the OVATION Gold card, you automatically receive 1.25 À la carte points for each dollar in purchases charged to your card, everywhere Mastercard credit cards are accepted.

You can exchange these points for brand-name merchandise, gift cards, À la carte Extras and even more. Go to nbc.ca/mastercard for information on the rewards associated with your card.

The points accumulated will be posted to your account once a month, provided your account is in good standing¹ on the statement date.

THE À LA CARTE REWARDS PLAN[®]

To reward yourself

The À la carte Rewards Boutique offers a wide variety of attractive rewards for your kitchen, home, leisure time, etc. You can browse the full selection at rewards.nbc.ca.

To order a reward, find out the balance of your À la carte points or obtain any information, including the À la carte Rewards Plan's rules, simply visit rewards.nbc.ca, available 24/7. The total of your À la carte points also appears on your account statement.

À la carte Travel™ agency

By booking your trip through the À la carte Travel agency, you will reap additional advantages:

- › Reduce the cost of your package or airfare by paying a part or all of your purchase with À la carte points
- › Access all the products and services typically offered by well-known travel agencies and tour operators
- › Benefit from a more generous point exchange grid by booking through the agency

Book your trip online by visiting the **Travel** section on **rewards.nbc.ca**. You can also contact our experts² to obtain advice by calling **1-800-561-3653**.

Reassuring Protection

Your OVATION Gold Mastercard comes with an extensive range of reassuring protection, described briefly here. Insurance coverage begins from the moment your purchase is charged to your OVATION Gold card.

Note that certain conditions and restrictions apply. Please consult the Insurance Certificate 713705-2 and Assistance Program for complete details.

PURCHASE PROTECTION³

Purchase Insurance

Most new personal items purchased with your card are protected against theft or breakage for one hundred and eighty (180) days following the date of purchase. Depending on the circumstances, items may be replaced, reimbursed or repaired.

Extended Warranties

You're covered by an Extended Warranty protection that triples the manufacturer's coverage, where applicable, up to two (2) additional years on most new items purchased with your card in Canada or abroad, so long as the manufacturer's warranty exists and is valid in Canada.

VEHICLE RENTAL INSURANCE

Hit the road with peace of mind, since this insurance protects you should an unfortunate incident occur. You benefit from complete coverage in case of accident, fire, theft or vandalism to a vehicle rented with your card for a period of forty-eight (48) days or less, up to \$65,000. In addition, the personal effects benefit insures you against theft or vandalism, up to a maximum of \$2,000.

ASSISTANCE SERVICES³

Medical and General Assistance

In the event of an accident or sudden illness, wherever you are in the world, you can obtain at all times:

- › all the assistance required in case your identification papers are lost or stolen;
- › the name, address and phone number of a hospital;
- › the assistance required to coordinate the return to Canada of your dependent children if you are hospitalized (costs to be charged to the cardholder's OVATION Gold account);
- › information on embassies and consulates as well as information on visas and vaccines before your departure;
- › information on the steps to take to submit a claim to your provincial health care plan;
- › interpretation services for emergency telephone calls;
- › handling of formalities following a death;
- › help to locate or replace baggage that is lost or stolen (up to the available credit on the account);
- › in case of an emergency while abroad, wire transfers of up to \$5,000 in funds charged to your credit card account (subject to credit availability);
- › assistance with replacing tickets or other indispensable travel documents that have been lost or stolen while travelling.

Legal Assistance

Should you face legal problems while outside your province of residence, you can receive:

- › a referral to a local legal advisor;
- › assistance in taking the necessary steps to obtain up to \$5,000 to settle a bail bond or legal fees.

MASTERCARD GLOBAL SERVICE

Should you lose or have your OVATION Gold card stolen when travelling, rest assured: You can speak to an advisor, 24 hours a day, seven days a week – anywhere in the world. One call is all it takes to:

- › report a lost or stolen card;
- › receive a temporary card, if needed;
- › get cash advances in a matter of hours, almost anywhere in the world, subject to credit availability.

No matter where you are, you'll find the toll-free number for this service online, at your hotel or in the local telephone directory under "Mastercard Global Service".

MASTERCARD'S ZERO LIABILITY

In the event of unauthorized use of your card, you're protected by Zero Liability for all purchases made with your card in store, online and over the phone. Certain conditions apply. Visit [mastercard.ca](https://www.mastercard.ca) for more information.

MASTERCARD ID CHECK™

Mastercard ID Check is a secure code that protects you against fraud when making online purchases. It's a single-use number sent by email or text, depending on your preference. It confirms that it's really you making the purchase.

Advantages That Make a Difference

Your OVATION Gold card comes with a selection of practical benefits that make all the difference.

BANKING PRIVILEGES

As the cardholder of an OVATION Gold card, you benefit from the following banking privileges:

- › up to 50% discount on a safety-deposit box rental⁴
- › 200 personalized cheques per year (basic model).

ADDITIONAL CARDS

You can have up to three (3) additional OVATION Gold Mastercard credit cards for your spouse or anyone else. They'll benefit from the same advantages as you. Annual fees may apply for each additional card issued. For the fees in effect, go to nbc.ca/mastercard.

BALANCE TRANSFERS⁵

Make managing your finances that much easier by transferring the balances of your credit cards from other financial institutions or department stores to your OVATION Gold card. Note that balance transfers are treated like cash advances.

AUTOMATED SERVICES

Since your OVATION Gold card is equipped with a personal identification number (PIN), you can access your bank accounts at any time using ATMs in the *Interac*[®], Mastercard and Cirrus[®] networks.

CASH ADVANCES⁵

Your chip card also allows you to obtain cash advances at all times, anywhere in the world, at any National Bank or *Interac*, Mastercard and Cirrus network ATM.

PREAUTHORIZED DEBIT

With preauthorized debit, your OVATION Gold card payments are automatically withdrawn from the transaction account you hold at National Bank or at any other financial institution. It's always done automatically for you, according to the repayment option chosen, so you can enjoy complete peace of mind.

AUTOMATIC BILL PAYMENTS

By using your OVATION Gold card for automatic bill payments, you'll enjoy numerous benefits: not only will you avoid late payments for monthly bills like phone and cable services, you'll also eliminate the monthly hassle of managing your bill payments.

For more information on additional cards, balance transfers, preauthorized debit and automatic bill payments, call **1-888-969-2273**, toll-free, or **514-394-1427** or visit **bnc.ca/mastercard** and consult the *Options and Advantages* section.

OVERDRAFT PROTECTION

By simply linking your current National Bank accounts to your Mastercard, you can activate overdraft protection with your card. Just call **1-888-483-5628**, toll-free, or **514-394-5555** to get started.

OPTIONAL TRAVEL INSURANCE

As an OVATION Gold cardholder, you can take advantage of the National Bank Mastercard annual travel insurance packages. These packages provide coverage for every trip you make during the year, up to a maximum of fifteen (15) or thirty (30) days at a time. You can choose between the following two types of coverage:

Medical Insurance Only

Protection covering medical fees, hospitalization, transportation and a living allowance.

Complete Insurance

In addition to the medical coverage described above, this policy also covers you for travel cancellation or interruption and lost or stolen baggage.

For information about costs and to sign up for one of these insurances, call **1-877-871-7500** (in Canada) or **514-871-7500** (Montreal area).

Important Contact Information

À la carte Rewards Centre

- › Montreal area or collect from outside Canada.....514-847-8280
- › In Canada or the U.S. 1-800-341-8083
- › Websiterewards.nbc.ca

24-hour Customer Service

- › Montreal area or collect from outside Canada..... 514-394-1427
- › In Canada or the U.S. 1-888-969-2273
- › Fax.....514-394-4018

Reporting a Lost or Stolen Card

- › Montreal area or collect from outside Canada.....514-281-3159
- › In Canada or the U.S. 1-800-361-0070

Insurance

For any claim request or for assistance


- › In Canada or the U.S. 1-888-235-2645
- › Elsewhere in the world514-286-8345

Purchasing optional travel insurance

- › In Canada or the U.S. 1-877-871-7500
- › Elsewhere in the world 514-871-7500

Website..... nbc.ca/creditcard

- 1 Your account is in good standing when you comply with the obligations of your cardholder agreement (e.g., making your minimum payment by the due date).
 - 2 Fees apply if you book your trip by phone.
 - 3 Insurance and assistance services are provided by National Bank Life Insurance Company and CanAssistance Inc. For residents of Alberta, the insurer is Canassurance, Insurance Company.
 - 4 Minimum rental period of twelve (12) months in Canada. Certain conditions apply.
 - 5 Subject to the Agreement governing the use of the Mastercard credit card issued by National Bank of Canada.
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- TM À LA CARTE TRAVEL is a trademark of National Bank of Canada. The À la carte Travel agency is managed by Transat Distribution Canada Inc. and holds a Quebec permit (no. 753141).
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For more information,
contact us at:

514-394-1427
1-888-969-2273

26110-002 (2020/01)

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