

# National Bank All-In-One Banking™



## Product Description

- › A comprehensive solution that integrates a line of credit, a transaction account, a high-yield account and a source of money that can be used for investment purposes.
- › The National Bank All-In-One Banking™ includes a master account linked to different sub-accounts. This approach, known as the Multi-account concept\*, gives your clients an overview of their financial situation and allows them to manage projects separately.

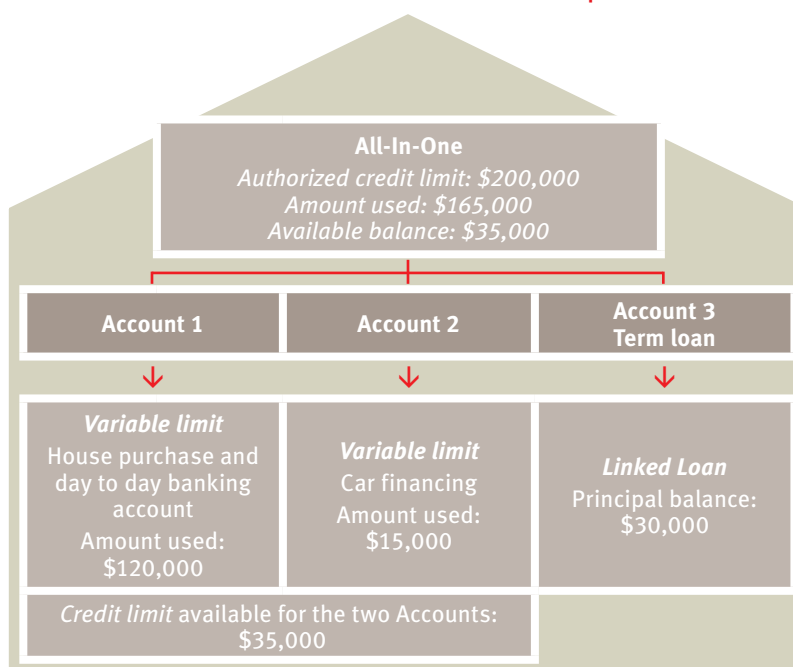
## Rate

- › National Bank Prime Rate<sup>2</sup> + 0.50%<sup>3</sup> (Prime Rate is 3.00% as at October 15, 2012).

## Features

- › Minimum credit limit \$25,000
- › Can finance up to 80% of the property value (the line of credit portion may not exceed 65% of the property value)<sup>4</sup>
- › No monthly fees (does not include *Cirrus*<sup>®1</sup> and *Interac*<sup>®2</sup> charges)
- › Principal or secondary residence<sup>5</sup>
- › Internet and Telephone Banking Solutions at no charge
- › Option to have a fixed limit on more than one sub-account
- › Receive consolidated monthly statement
- › Divide your overall credit limit into multiple sub-accounts
- › Access to both the National Bank and THE EXCHANGE<sup>®3</sup> networks of ATMs

### \*All-In-One Multi-account Concept



## Advisor Distribution

### Banking Products

1-877-463-7627, option 8, then 4

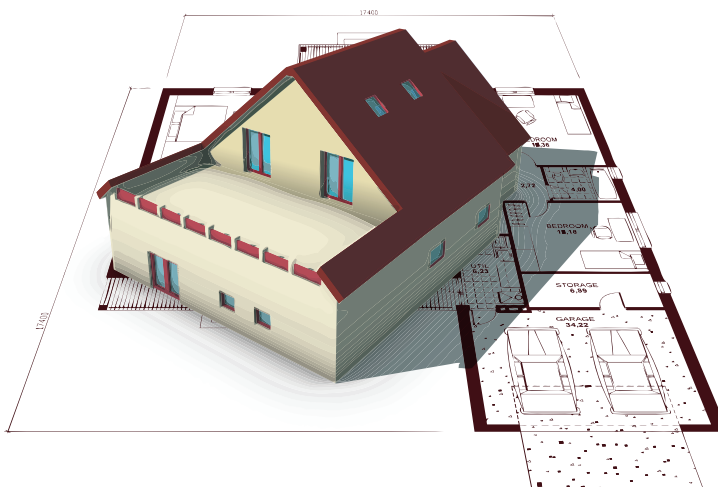
nbcadvisor.com

**Flexible Payment Options**

- > Minimum Payment: Monthly interest and insurance premium (if applicable)<sup>2</sup>
- > Fixed Payment: A fixed payment paid each month provided it covers the interest due
- > Principal + Interest: Interest plus a fixed payment

**Benefits**

- > Innovative way to manage finances by grouping the client’s bank accounts, short-term savings and loans in a single account
- > Clients can better track their day-to-day banking and various projects by dividing their credit limit into separate sub-accounts
- > Possible attractive interest savings
- > Flexible payment options are ideal in case of unforeseen expenses or for clients with irregular income (the minimum monthly payment includes only the interest and any insurance premium)
- > Immediate access to repaid and unused principal, within the authorized credit limit, to undertake other projects or investment opportunities without having to submit another credit application
- > Combines a low financing rate with a competitive rate on credit balances



**If you have any questions or comments,  
please do not hesitate to contact us at 1-877-463-7627, option 8, then 4.**

**Discover solutions tailored to your clients’ needs.**

1. Subject to credit approval by the National Bank of Canada.
2. Prime rate means the annual variable interest rate published by National Bank from time to time as the benchmark interest rate for Canadian dollar demand loans granted by National Bank in Canada. The All-In-One line of credit bears interest as of the date it is used. A statement of account is issued monthly. The minimum monthly amount limited to the monthly interest and the life insurance premium (if applicable). Examples of credit charges for the Line of credit calculated for a 30-day period at the rate in effect on October 15, 2012. (Prime rate (3.00%) + 0.50%):

	Average Balance	
	\$500	\$3,000
Credit charges for a 30-day period	\$1.46	\$8.75

3. Subject to client paying legal and appraisal costs.

4. A maximum amount equivalent to 65% of the value of the property may be in the form of a line of credit, and the rest of the funding has to be in the form of a mortgage loan. For example, if the value of the property is \$100,000 and you have an amount of \$20,000 available for down payment (20% of the value of the property, which is the minimum required), the authorized credit limit of the All-In-One will be \$80,000. However, of this \$80,000, up to \$65,000 will be in the form of a line of credit and the rest will be in the form of a mortgage loan.
  5. Certain credit conditions may be applied for financing secondary properties. TM National Bank All-In-One Banking is a trademark of National Bank of Canada.
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