



Information regarding the NBC Fee Guide – Banking Services for Businesses (the “Fee Schedule”)

As part of the enrollment process to join the NBC – Pooled High Interest Savings Fund (NBC-PHISA), the Bank Act specifies that we are required to disclose the Fee Schedule to the Participants for review.

Please note, the only relevant section in the Fee Schedule that is applicable to the Participant is found on page 11 of the document – *Bank Confirmation \$35.00* and page 12 - *Tracing and Reproduction of Documents \$5.00 per item*. MFA has negotiated the elimination of all other fees as specified in Schedule “A” – Terms and Conditions, Section F.

Any questions regarding the fees outlined in Schedule “A” - section F of the Enrollment Package, or as highlighted on pages 11 and 12 of the Fee Schedule should be directed to the MFA at finance@mfa.bc.ca

Fee Guide

Banking Services for Businesses

Effective August 1, 2017

Banking Solutions to Manage Your Business More Efficiently!

At National Bank, we know that managing your time and operations efficiently is essential. That is why we have developed a range of accessible banking transaction solutions designed to quickly meet the needs of your business.

Providing you with complete information about the products and services we offer – including their fees – is important to us. We therefore ask that you refer to the list of fees related to the various services you use.

If you have questions regarding our products or services or would like assistance to find solutions or packages that might meet your specific needs, we recommend that you schedule a meeting with one of our representatives at a branch. You may also call our National Bank Business Central Advisory Services at 514-394-4494 (Montreal area) or 1-844-394-4494 (toll-free), or visit nbc.ca/business.

Certain fees are subject to the Goods and Services Tax (GST) and any applicable provincial taxes.

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Choose Any Access Method and Enjoy High-Quality Service

Online

National Bank Internet Banking Solutions – Businesses and Mobile Banking Solutions – Businesses¹ are fast, secure and easy to use. They give you real-time access to your accounts anytime, anywhere.

Banking Machines

National Bank automated banking machines are accessible day or night. They're a great way to do your day-to-day banking.

Telephone

TelNat Automated Telephone Service is available from 6 a.m. to midnight (Eastern Time), seven days a week, so that you can quickly carry out transactions linked to managing your current accounts.

Branches

Our branch personnel will be pleased to serve you. Every National Bank professional is committed to offering you solutions that will make your banking and finances easier to manage.

Transaction Fees

Account Withdrawal (or Debit)

	CDN \$ or US \$ (depending on the currency of the account)
> Withdrawal, inter-account transfer or withdrawal for bill payment:	
– Branch Services (or by telephone with the assistance of an advisor)	\$1.25
– Automated Services (CDN \$ only):	
– TelNat Automated Telephone Service	\$1.00
– Banking machine	\$1.00
– Digital Banking Solutions:	
– Internet Banking Solutions – Businesses	\$1.00
– Mobile Banking Solutions – Businesses (CDN \$ only)	\$1.00
> Withdrawal by electronic funds transfer	\$1.00
> Incoming <i>Interac</i> e-Transfer (CDN \$ only)	\$1.00
> Withdrawal or payment:	
– By cheque	\$1.25

Account Deposit (or Credit)

	CDN \$ or US \$ (depending on the currency of the account)
> Deposit ² or inter-account transfer:	
– Branch Deposit (limit of 250 items per deposit)	\$1.25
– Around-the-Clock Depository Service Deposit (limit of 250 items per deposit)	\$1.25
– Inter-account transfer:	
– Branch Services	\$1.25
– By telephone with the assistance of an advisor	\$1.25
– Automated Services (CDN \$ only):	
– TelNat Automated Telephone Service	\$1.00
– Banking machine	\$1.00
– Digital Banking Solutions:	
– Internet Banking Solutions – Businesses	\$1.00
– Mobile Banking Solutions – Businesses	\$1.00
> Deposit by electronic funds transfer	\$1.00
> Incoming <i>Interac</i> e-Transfer (CDN \$ only)	\$1.00

Basic Fees

Basic fees associated with using a service included in this section for which transaction fees apply, if applicable (see the *Transaction Fees* section).

Business Current Account

	CDN \$ or US \$ (depending on the currency of the account)
> Opening an account	Free
> Monthly fee	\$7.50
Monthly service fees do not apply if your total monthly transaction fees exceed \$7.50 per month.	
> Account closing:	
– Account closing within 90 days of opening	\$16.00
– Account closing for transfer to another institution ³	\$17.00

Business Investment Account

Annual Interest Rate and Bonus

The applicable interest rate and bonus are determined by the tiered structure of account balances given below. Interest is calculated on the daily closing balance of the account. The rate bonus is calculated on the minimum balance maintained in the account during the month, based on the number of days in the month. Interest is paid monthly on the last day of the month. The interest rates and bonus in effect are indicated in the document provided when the account is opened. The account statement is issued monthly.

Interest calculated on the following minimum balance tiers:

- > Under \$19,999.99
- > \$20,000 to \$99,999.99
- > \$100,000 to \$249,999.99
- > \$250,000 to \$499,999.99
- > \$500,000 to \$1,999,999.99
- > \$2,000,000 and over

	CDN \$
Basic Fees	
> Account opening	Free
> Monthly transaction fees:	
– Inter-account transfer (deposit)	Free
– First 3 inter-account transfers (withdrawal)	Free
– As of 4 th inter-account transfer (withdrawal)	\$2.00/transfer
> Account closing within 90 days of opening	\$16.00

Foreign Currency Account

	CDN \$
> Account opening	Free
> Monthly fee	\$35.00
> Account closing:	
– Account closing within 90 days of opening	\$16.00

The fees will be debited in CDN \$ from your Business Current Account.

Digital Banking Solutions – Businesses

	CDN \$
Internet Banking Solutions – Businesses	
> Monthly fee – Businesses ⁴	\$10.95
– Includes:	
– Unlimited number of users	
– Maximum of 25 accounts	
– Multi-entity option:	
– Fee per additional legal entity	\$15.00
> Monthly fee – Large Businesses	\$50.00
– Includes:	
– Unlimited number of users	
– Unlimited number of accounts	
– List of cancelled cheques	
– List of depositors	
– Each current account, line of credit and demand loan	\$15.00
– Account consolidation	\$10.00

Mobile Banking Solutions – Businesses*

- Monthly fee Free

* Registration for Internet Banking Solutions – Businesses (IBS-B) is required. Not available with Multi-entity and Large Businesses options.

Business Client Card

	CDN \$
> Annual fees	Free
> Banking machine network user fees:	
– Interac	\$1.50
– Cirrus®	\$4.00

TelNat Automated Telephone Service

	CDN \$ or US \$ (depending on the currency of the account)
> Annual fees	Free

Bill Payment

	CDN \$ (transaction fees are extra)
> Branch Services (or by telephone with the assistance of an advisor)	\$2.00/bill
> Automated Services:	
– Banking machine	\$1.00/envelope (free for envelope-free ABMs ⁵)
– TelNat Automated Telephone Service	Free
> Digital Banking Solutions (fee per payment):	
– Internet Banking Solutions – Businesses:	
– Public service providers ⁶	Free
– Other (private) suppliers	\$1.50
– Government remittances	\$2.00
– Registration fee for government remittances (Assure Pay Tax Filing Service)	\$25.00
– Mobile Banking Solutions – Businesses:	
– Public service providers ⁶	Free
– Government remittances	\$2.00

National Bank Inter-Account Transfer

	CDN \$ or US \$ (depending on the currency of the account, transaction fees are extra)
> Branch Services (or by telephone with the assistance of an advisor)	\$5.00/request
> Automated Services (CDN \$ only):	
– Banking machine	Free
– TelNat Automated Telephone Service	Free
> Digital Banking Solutions:	
– Internet Banking Solutions – Businesses	Free
– Mobile Banking Solutions – Businesses	Free

Around-the-Clock Depository Service

	CDN \$ (transaction fees are extra)
> Annual fees	Free
> Disposable deposit wallets (50 wallets)	\$25.00 (plus tax)
> Replacement key for depository	\$4.00 (plus tax)

Other Fees⁷

	CDN \$ or US \$ (depending on the currency of the account)
> Business Client Card purchase (<i>Interac</i> Direct Payment or NYCE®)	\$1.00
> Purchase of cash:	
– Bank notes	\$1.50/\$1,000 (plus tax)
– Coin (CDN \$ only)	\$1.50/\$100 (plus tax)
> Deposit contents (in branch, via banking machine and Around-the-Clock Depository Service):	
– Bank notes in branch	\$2.50/\$1,000
– Bank notes via banking machine	\$2.25/\$1,000

- Bank notes via Around-the-Clock Depository Service \$2.25/\$1,000
- Coin (CDN \$ only) \$2.20/\$100
- Cheque \$0.22/cheque
- > Digital Deposits (CDN \$ only):
 - Internet Banking Solutions – Businesses:
 - Deposit capture with scanner⁸ \$0.20/cheque
 - Monthly fee per scanner⁸ and by legal entity \$35.00/month
 - Mobile Banking Solutions – Businesses:
 - Cheque deposit with a mobile \$0.22/cheque
- > Salary Deposits*:
 - Internet Banking Solutions – Businesses \$1.50/deposit

* Registration for Internet Banking Solutions – Businesses (IBS-B) is required.
- > *Interac* e-Transfer – Businesses* (CDN \$ only):
 - Incoming transfer Free
 - Outgoing transfer \$1.50
 - Cancelled transfer \$5.00

* Service available by the end of 2017.
- > Stop payment:
 - Complete information \$12.50
 - Incomplete information \$20.00
 - For a series of cheques or preauthorized debits \$20.00
- > Bank confirmation request⁹:
 - Per confirmation Minimum \$35.00
 - In excess of 30 minutes \$36.00/hour
- > Credit reference:
 - Bank report:
 - Branch Services (by telephone with the assistance of an advisor) Minimum \$25.00
 - Internet Banking Solutions – Businesses \$15.00
(long-distance charges extra)
 - Full report:
 - Internet Banking Solutions – Businesses \$69.00

- > Monthly account statements :
 - Online statements* Free
 - Paper statements \$3.00
 - * Registration for Internet Banking Solutions – Businesses (IBS-B) is required.
 - > Production of an account statement:
 - Other than on a monthly basis \$5.00
 - List of recent transactions before the monthly statement of account is produced \$5.00
 - > Dormant account¹⁴:
 - First notice after 1 year \$10.00
 - Second notice after 2 years \$20.00
 - Without notice after 3 and 4 years \$30.00
 - Third notice after 5 years \$30.00
 - Without notice after 6 and 7 years \$40.00
 - Without notice after 8 years \$50.00
 - Fourth notice after 9 years or more \$50.00
- These fees apply to the Business Current Account and the Business Investment Account.
- > US \$ float

Due to processing times for transactions with U.S. financial institutions, there is a lag between the time the National Bank grants the funds and when it receives them. Generally, 1 to 3 days is needed to clear a cheque drawn on or deposited to a US \$ account.

Cheque, Item and Payment Instruction¹⁵

CDN \$ or US \$
(depending on the currency of the account,
unless indicated otherwise)¹⁶

- > Incoming wire transfer from inside or outside Canada¹⁷:
 - \$100.00 and under \$5.00
 - \$100.01 to \$100,000.00 \$15.00
 - \$100,000.01 to \$1,000,000.00 \$20.00
 - \$1,000,000.01 or more \$25.00
 - Tracing fees¹⁸ \$20.00/tracing

- > Outgoing wire transfer inside or outside Canada^{17, 19}:
 - Digital Banking Solutions:
 - Internet Banking Solutions – Businesses 0.34% of the amount²⁰
(min. \$10.00, max. \$60.00)
(transmission fees are extra)
 - Transmission fees:
 - For Canada and the United States \$15.00
 - For other countries \$20.00
 - Tracing fees¹⁸ \$20.00
 - Fee for each SecurID® passkey \$3.00/month
 - Branch Services or via fax²¹: 0.34% of the amount²⁰
(min. \$30.00, max. \$85.00)
(transmission fees are extra)
 - Transmission fees:
 - For Canada and the United States \$15.00
 - For other countries \$20.00
- > Bank draft²²:
 - Bank draft in CDN \$ CDN \$7.50
 - Bank draft in US \$:
 - \$5,000.00 and under US \$7.75
 - \$5,000.01 or more US \$12.50
 - Foreign currency bank drafts:
 - \$5,000.00 and under CDN \$7.75
 - \$5,000.01 or more CDN \$12.50
 - Reimbursement or issue of a duplicate bank draft or money order²³:
 - \$100.00 and under:
 - US \$ US \$10.00
 - Other foreign currencies CDN \$10.00
 - \$100.01 and more:
 - US \$ US \$16.00
 - Other foreign currencies CDN \$25.00
- > Processing a cheque, item or payment instruction drawn on the account and returned or rejected due to insufficient funds \$45.00
- > Manual processing of a cheque or item \$5.00
- > Cheque, item or payment instruction drawn in US \$ on a CDN \$ account \$20.00/item
- > Item subject to special collection procedures outside Canada^{24, 25}:
 - Express Collection Service²⁶:
 - Item in U.S. \$ drawn from an institution in the United States US \$50.00
 - Dishonoured item US \$100.00

- Item in all currencies²⁷ drawn from an institution in another country and sent to collection:
 - \$20,000.00 and under \$50.00
 - \$20,000.01 to \$100,000.00 0.25%
of item amount
 - \$100,000.01 and more \$250.00
- Dishonoured item Minimum \$50.00
- Information requested from (or by) a correspondent \$20.00/transmission
- > Item subject to special collection procedures within Canada²⁸:
 - Item in CDN \$ sent to collection:
 - \$5,000.00 and under \$7.50
 - \$5,000.01 to \$20,000.00 \$15.00
 - \$20,000.01 and more 0.10%
of item amount
 - Dishonoured item \$5.00
- > Processing a cheque, item or payment instruction in CDN \$ and US \$ drawn on a Canadian bank, deposited and returned or dishonoured \$6.00
- > Processing a cheque, item or payment instruction in US \$ or foreign currency drawn on a bank outside Canada, deposited and returned for insufficient funds or dishonoured:
 - Cheque for \$1,000 and under Minimum \$16.00
 - Cheque for \$1,000.01 and more Minimum \$26.50
- > Cheque, item or payment instruction held for future deposit:
 - Confirmation of deposit by mail \$1.75
- > Cheque, item or payment instruction drawn in a currency other than that of the account:
 - US \$ CDN \$7.00
 - Other currencies²⁹:
 - \$1,000.00 and under \$11.00
 - \$1,000.01 and more \$13.00
- > Cheque order fees:

Varies depending on the model chosen and the number of cheques.

For further details, please contact your Manager – Commercial Banking or TelNat Automated Telephone Service.

Banking Packages for Businesses³⁰

All Packages for Businesses include:

- › One monthly subscription to Internet Banking Solutions – Businesses³¹
- › Up to \$500 in coins deposited

Package 20

CDN \$

- › Fixed monthly fee \$14.99/month
- › Included transactions:
 - 20 withdrawal or deposit transactions
 - Deposit contents: \$1,000 in notes and 15 cheques

Package 35

CDN \$

- › Fixed monthly fee \$26.99/month
- › Included transactions:
 - 35 withdrawal or deposit transactions
 - Deposit contents: \$3,000 in notes and 20 cheques

Package 50

CDN \$

- › Fixed monthly fee \$39.99/month
- › Included transactions:
 - 50 withdrawal or deposit transactions
 - Deposit contents: \$5,000 in notes and 30 cheques

Package 75

CDN \$

- › Fixed monthly fee \$54.99/month
- › Included transactions:
 - 75 withdrawal or deposit transactions
 - Deposit contents: \$8,000 in notes and 40 cheques

Package 100

CDN \$

- › Fixed monthly fee \$77.99/month
- › Included transactions:
 - 100 withdrawal or deposit transactions
 - Deposit contents: \$15,000 in notes and 60 cheques

Excess Transactions

The per-transaction fees in effect apply to all withdrawals, deposits and deposit contents in excess of the number and amount allowed in each of the Packages for Businesses.

Please refer to sections *Transaction Fees* and *Other Fees*.

Banking Packages Still Active but No Longer Offered

BusinessFlex and AgriNat Packages

CDN \$

BusinessFlex and AgriNat packages all include one Business Client Card.

- › BusinessFlex 15/AgriNat 15: \$12.95/month

 - 10 withdrawal and 5 deposit transactions
 - Deposit contents: \$1,000 in notes and 10 cheques
- › BusinessFlex 30/AgriNat 30: \$23.75/month

 - 20 withdrawal and 10 deposit transactions
 - Deposit contents: \$3,000 in notes and 20 cheques
- › BusinessFlex 50/AgriNat 50: \$39.25/month

 - 35 withdrawal and 15 deposit transactions
 - Deposit contents: \$5,000 in notes and 35 cheques
- › BusinessFlex 30+/AgriNat 30+: \$31.45/month

 - 20 withdrawal and 10 deposit transactions
 - Deposit contents: \$3,000 in notes and 20 cheques
 - Monthly subscription to Internet Banking Solutions – Businesses³¹
- › BusinessFlex 50+/AgriNat 50+: \$45.95/month

 - 35 withdrawal and 15 deposit transactions
 - Deposit contents included: \$5,000 in notes and 35 cheques
 - Monthly subscription to Internet Banking Solutions – Businesses³¹

Excess Transactions

A fee of \$1.25 applies to all account withdrawal and deposit transactions in excess of the number allowed in the BusinessFlex or AgriNat package.

The fees in effect apply to all deposit contents in excess of the number and amount allowed in the BusinessFlex or AgriNat package.

Please refer to the *Other Fees* section.

AgriNat Global Package

CDN \$

- › AgriNat Global: \$22.65/month
 - 25 withdrawal and 5 deposit transactions
 - One Business Client Card

Excess Transactions

A fee of \$0.65 applies to all digital or automated withdrawal and deposit transactions and all purchase transactions made with a Business Client Card in excess of the number allowed in this package.

A fee of \$1.25 applies to each debit and credit transaction made in branch or via telephone with the assistance of an advisor and each cheque payment in excess of the number allowed in this package.

The fees in effect apply to deposit contents.

Please refer to the *Other Fees* section.

DirectNAT.SME Package

CDN \$

- › DirectNAT.SME: \$30.75/month
 - 30 withdrawal or deposit transactions
 - One Business Client Card
 - Monthly subscription to Internet Banking Solutions – Businesses³¹

Excess Transactions

A fee of \$0.65 applies to all digital or automated withdrawal and deposit transactions and all purchase transactions made with a Business Client Card in excess of the number allowed in this package.

A fee of \$1.25 applies to each debit and credit transaction made in branch or via telephone with the assistance of an advisor and each cheque payment in excess of the number allowed in this package.

The fees in effect apply to deposit contents.

Please refer to the *Other Fees* section.

Client Satisfaction

Your satisfaction is our first concern. To have a problem or situation corrected, please refer to the *Code of Conduct and Problem Resolution Process* pamphlet, available in our branches and on our website at **nbc.ca**, under *About Us* > *Governance* > *Codes, Policies and Commitments*.

Notice of Changes to the Fees Set Out in This Guide

Information about changes will be sent to you:

- > 30 days before the effective date via a notice sent with your statement of account;
- > 60 days before the effective date via a notice included with this guide, which will be posted in branches, at National Bank points of service or on our website at **nbc.ca**.

- 1 Only certain versions of Internet browsers may be used to access National Bank Internet Banking Solutions – Businesses and National Bank Mobile Banking Solutions – Businesses. We recommend that you go to nbc.ca/browsers before carrying out transactions online for the first time using Internet Banking Solutions – Businesses and Mobile Banking Solutions – Businesses.
- 2 Deposit contents fees apply for deposits made at the counter, via a banking machine or through our Around-the-Clock Depository Service (see the *Other Fees* section).
- 3 Fees may also apply for closing an account within 90 days of the account opening date.
- 4 Monthly fee does not apply to BusinessFlex 30+, BusinessFlex 50+, AgriNat 30+, AgriNat 50+, DirectNAT.SME packages or any Packages for Businesses.
- 5 The new generation of National Bank ABMs will gradually be introduced in the coming months. There is no fee for making a bill payment. However, regular transaction fees for bill payments apply for each bill processed at an envelope-free ABM.
- 6 From the list of billers appearing on Internet Banking Solutions for Businesses.
- 7 Transaction fees may apply.
- 8 A compatible scanner must be purchased separately at client's expense.
- 9 Including bank confirmation requests from *Financière Agricole du Québec*.
- 10 Interest on overdraft extra.
- 11 At the request of the payer or payee.
- 12 Requests for items dated before February 1, 2011, must be made via TelNat Automated Telephone Service or in branch.
- 13 Fees paid by the client even for requests made by a third party.
- 14 These charges will be refunded if the client acknowledges receipt of the notice within 60 days of its mailing or if the account is reactivated within the prescribed time. If the account balance is less than the basic fee, the entire balance will be debited.
- 15 Unless indicated otherwise, no additional transaction fees apply to services included in this section.
- 16 For any payment to or from a foreign currency account, applicable fees are indicated in CDN \$ converted into the currency of the account.
- 17 Certain banking correspondents may deduct additional fees from the payment amount.
- 18 Additional tracing fees from certain banking correspondents may apply.
- 19 Fees are charged in US \$ if payment is in US \$.
- 20 Outgoing wire transfer fees are calculated based on the amount converted into the currency of the account (if applicable). For wire transfers sent from foreign currency accounts, the min./max. fees are calculated in CDN \$ converted into the currency of the account.
- 21 Fax subject to prior approval from National Bank.
- 22 Subject to meeting the requirements and standards established by National Bank. Fees for in-branch withdrawals and fees paid by the correspondent may apply.
- 23 Certain conditions apply, at the discretion of National Bank.
- 24 The item amount is credited to the account only if paid by the issuer.
- 25 Correspondent banking fees may apply.
- 26 Use of this service is subject to meeting National Bank eligibility criteria. These fees are for items sent for collection in all currencies that apply in this case.

- 27 Can also include US \$ items drawn on a U.S. financial institution that are not eligible for Express Collection Service.
- 28 Fees may be charged by the issuer's financial institution. The item amount is credited to the account only if paid by the issuer.
- 29 Certain conditions apply.
- 30 This offer does not apply to interest-bearing current accounts.
- 31 Businesses with one subscription to view the accounts of several entities are not eligible for the offer.
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 - ® Registered trademark of NYCE Corporation. Authorized user: National Bank of Canada.
 - ® Registered trademark of RSA Security Inc. Authorized user: National Bank of Canada.



BANKING

Simplifying your day-to-day banking transactions.



FINANCING

Helping you carry out the projects that are important to you.



INVESTING

Customizing solutions and advice for your short-term projects and retirement plans.



PROTECTING

Insuring you and your assets for your peace of mind.



TRANSFERRING

Making sure your estate is transferred to your loved ones.



DOING BUSINESS

Helping decision-makers grow their business.

❖❖❖ Should you have any questions, do not hesitate to contact us.

1-844-394-4494

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