

# The cards at a glance

This document is dedicated exclusively to National Bank employees.



	MC1	Edition		Syncro	Allure		OVATION Gold	Platinum	Platinum Business	Ultramar
		CashBack	À la carte Rewards Plan		CashBack	À la carte Rewards Plan				
	\$500	\$500	\$500	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$500
Annual fee: main card	No fee	No fee	\$20	\$35	No fee	\$20	\$95	\$125	\$125	No fee
Annual fee: additional card	No fee	No fee	No fee	No fee	No fee	No fee	No fee	No fee	\$35	No fee
Regular interest rate	19.5%	19.5%	19.5%	Variable (prime rate + 4%) <sup>1</sup>	19.5%	19.5%	19.5%	19.5%	19.5%	19.9%
Regular interest rate <sup>2</sup>		\$20/year								
› Interest rate on purchases		14.5%								
› Interest rate on balance transfers and cash advances		14.5%								
À la carte Rewards Plan – Accumulation			\$1 = 1 point			\$1 = 1 point	\$1 = 1.25 points	\$1 = 1.5 points	\$1 = 1.5 points	
CashBack		\$2 = 1 point			\$2 = 1 point					\$ rebates
Annual summary										
Savings on banking fees							■	■		
Discounts						yourallure.ca			Participating partners	
MasterCard's Zero Liability <sup>3</sup>	■	■		■	■		■	■	■	■
<b>PURCHASE INSURANCE<sup>4</sup></b>										
Purchase Insurance	90 days following the purchase date	90 days following the purchase date	90 days following the purchase date	90 days following the purchase date	180 days following the purchase date	180 days following the purchase date	180 days following the purchase date	180 days following the purchase date	180 days following the purchase date	90 days following the purchase date
Extended Warranty	Double, up to 1 additional year	Double, up to 1 additional year	Double, up to 1 additional year	Double, up to 1 additional year	Double, up to 1 additional year	Double, up to 1 additional year	Triple, up to 2 additional years	Triple, up to 2 additional years	Triple, up to 2 additional years	Double, up to 1 additional year
<b>VEHICULE RENTAL INSURANCE<sup>4</sup></b>										
Exoneration from liability in case of collision, theft or damages							31 days	48 days	48 days	
Personal effects insurance in case of theft or vandalism							Up to \$2,000	Up to \$2,000	Up to \$2,000	
<b>TRIP INSURANCE<sup>4</sup></b>										
Trip cancellation								Up to \$2,500 <sup>5</sup>	Optional	
Trip interruption								Up to \$5,000 <sup>5</sup>	Optional	
Flight delay								Up to \$500 <sup>5</sup>	Up to \$500 <sup>5</sup>	
Baggage loss or theft								Up to \$1,000 <sup>5</sup>	Up to \$1,000 <sup>5</sup>	
Baggage delay								Up to \$500 <sup>5</sup>	Up to \$500 <sup>5</sup>	
Out-of-Province-of-Residence Medical/Hospital Insurance								Up to \$5,000,000 <sup>5</sup>		
Medical, general and legal assistance							■	■		
Common carrier travel/accident insurance									Up to \$250,000	
<b>OTHER ADVANTAGES</b>										
Pre-authorized debit	■	■		■	■		■	■	■	■
Quebec Blue Cross <sup>®</sup> travel insurance discounts							Optional Up to \$200 off	Optional Up to \$200 off	Optional Up to 20% off	
Trip protection	Optional	Optional		Optional	Optional		Optional	Optional	Optional	Optional
Payment assurance	Optional	Optional		Optional	Optional		Optional	Optional	Optional	Optional

1. The prime rate is the annual variable interest rate posted by National Bank from time to time as a reference rate to establish the interest rate on demand loans in Canadian dollars granted by the Bank in Canada. The annual interest rate of the Syncro card will never be under 8.9%.  
 2. Subject to credit approval by National Bank.

3. Certain restrictions apply. Visit [mastercard.ca](http://mastercard.ca) for more information.  
 4. Certain conditions and restrictions apply. Insurance and assistance services are provided by Canassurance Insurance Company. For more information, please consult the information available on our website at [nbc.ca](http://nbc.ca) or at a National Bank branch.  
 5. Per insured person.