

Cashback program Allure[®] Mastercard[®] credit card with a Cashback program Applicable Rules – National Bank of Canada

When you use the credit card account for the first time, you agree to the terms and conditions of the credit card cashback rules.

1. How to benefit from cashback

- 1.1 Cardholders of a Mastercard credit card issued by National Bank of Canada that offers the cashback program, whose account is in good standing and who have paid all annual fees related to the card, as applicable, can earn points that allow them to benefit from the cashback.
- 1.2 Cashback is in addition to the other benefits reserved for cardholders.
- 1.3 On occasion, points can also apply to special offers. These offers will be governed by specific rules, as applicable.

2. How to earn points

- 2.1 You earn points for each purchase made using your Card. For every **\$2** in purchases charged to your card, you'll earn **1** point if your account is in good standing. The points earned will be posted to your account once a month provided your account is in good standing on the statement date.

Your account is in good standing when you comply with the obligations of your cardholder agreement (eg. making your minimum payment by the due date).

- 2.2 A detailed summary of your points appears on your Card's monthly statement of account.
- 2.3 If you detect an error that could modify the point balance appearing on your monthly statement of account, you must contact Transaction Solutions Mastercard **in writing** within **60** days of the statement date, at the address indicated below. If you fail to advise us within this time-frame, we will consider the total of earned points to be exact and definite, and you will not be entitled to dispute the number of points appearing on such statement.

NATIONAL BANK OF CANADA

Customer Service

600 De La Gauchetière Street West

Suite 18474

Montreal, Quebec H3B 4L2

- 2.4 If you obtain a credit on your Card's account following the return of merchandise or for any other reason, the points relative to the credit amount will be subtracted from your total number of points.
- 2.5 When purchases are made using an additional card, corresponding points are allocated to the main cardholder's account. Points remain the property of the main cardholder at all times, even in case of divorce, separation or any dispute that can occur between the main cardholder and any co-cardholder.
- 2.6 Only purchases made using a Card with cashback earn points.

- 2.7 Interest fees, cash advances, annual fees, service fees, balance transfers, insurance premiums, and promotional Mastercard cheques do not generate points, unless there is an indication to the contrary.

3. How to obtain your annual cashback

- 3.1 Each segment of **1,000** points earned entitles you to a **\$10** credit, which will appear on your Card's account. For example, if you have accumulated **2900** points, you will be entitled to a **20\$** cashback. The balance of **900** points will remain in your account.
- 3.2 The cashback applied as a credit to your account each January is calculated based on the number of points appearing on your December statement of account of the preceding year. The point balance, if applicable, will appear on the January statement of account.
- 3.3 For you to receive your annual cashback, your account must be in good standing. In particular, your account must still be active, and must not be overdue or delinquent in any way.

4. General information

- 4.1 When you benefit from a cashback, the minimum payment remains due and payable. The cashback does not replace your minimum payment. It only reduces the balance of your credit card account.
- 4.2 National Bank reserves the right to terminate the cashback program at any time, following a **90** day prior notice. National Bank also reserves the right to modify the rules with a **60** day prior notice, drafted clearly and legibly. This notice may be sent to you by electronic transmission, when applicable. You may refuse a change by terminating your credit card agreement, without cost, penalty or cancellation indemnity, no later than **30** days after the change comes into effect. In particular, you may refuse a change when such a change increases your obligations or reduces our obligations under the agreement.
- 4.3 You can no longer earn points once the program has been terminated as per section **4.2**. One last cashback will be calculated and remitted in accordance with the total number of points accumulated up to that date.
- 4.4 If your Card is lost or stolen, the points you have accumulated will stay in your account.
- 4.5 If you replace your Card for any other reason than loss or theft, the points accumulated will automatically be transferred to your new account when a Card with cashback is issued to you. If you replace your Card for another National Bank credit card that does not offer this cashback program, your Card account will be closed.



4.6 If your Card account is closed by you or by National Bank, the points balance earned on the date that your account is closed will be converted into cashback according to the conversion rate applicable to your Card, that is **\$0.01** per point. For example, if you have earned **3,700** points on the closing date, you will receive a cashback of **\$37**. This cashback will be applied to the credit card account balance on the credit card statement that follows the closure of your account.

4.7 Your points will expire if your credit card account remains inactive during a minimum period of **12** months, which means:

- › you have not made any monetary transactions during this period; or
- › you have not exchanged, applied or received any points and/or cashback during this period.

4.8 You will receive a notice between **30** to **60** days before the expiration of your points. This notice will indicate the date at which your points will expire. You may reactivate your account during this period to avoid expiration of your points or you may use your points, which will put an end to the inactivity period.

4.9 Points cannot be exchanged for cash.

4.10 Failure on the part of National Bank to apply any condition of these rules or to use any means at its disposal will bear no prejudice on its right to demand execution thereof, unless the Bank expressly waives such in writing. Such a waiver will apply only to the measure or provision indicated in said waiver.

4.11 CONTACT

NATIONAL BANK OF CANADA

Customer Service
600 De La Gauchetière Street West
Suite 18474
Montreal, Quebec H3B 4L2

1-888-9MY-CARD (1-888-622-2783) toll free
or **514-394-1427**

