

ANSWERS TO YOUR QUESTIONS

- Q > What are the advantages I'll enjoy with the CMA/MD¹ Platinum MasterCard?**
- A >** You'll enjoy a generous Rewards Program that earns you 1.5 points for every dollar you spend, a comprehensive insurance program as well as other advantages such as a year-end summary report of your card purchases.
- Q > What insurance is provided with the CMA/MD Platinum MasterCard?**
- A >** You can count on a comprehensive insurance and assistance program that offers benefits such as purchase protection, extended warranties, trip cancellation and interruption insurance, baggage insurance, travel insurance and vehicle rental insurance.² Imagine how much you'll save with your CMA/MD Platinum card.
- Q > What is the annual fee and the interest rate on the CMA/MD Platinum MasterCard?**
- A >** The annual fee is \$100. For the first six months following your card's issuing date, you'll enjoy an exceptional interest rate of 1.9% on all your balance transfers and cash advances.³ During this period, the annual interest rate in effect will apply on purchases, which is currently 19.5%. After six months, the same annual interest rate will apply to all your transactions.
- Q > How can I benefit from a competitive rate all year long?**
- A >** To take advantage of the reduced rate,⁴ simply initial the corresponding box on the application form. For only \$15 a year, you'll be eligible for a rate of 9.5% on balance transfers and cash advances and 14.5% on your purchases.
- Q > Are there any blackout periods or restrictions for redeeming my points as found with other programs?**
- A >** With the Platinum card, you can travel with no restrictions. You choose the travel agency,⁵ the distributor, the airline, the destination, and the time of year that suits you best.
- Q > What travel savings can I earn with my points and how do I use them?**
- A >** Travel savings can be used towards all services offered at any travel agency.⁶ When you exchange more than 50,000 points, each additional block of 10,000 points entitles you to \$100 in travel savings.

TRAVEL SAVINGS CHART:

Points Exchanged	Travel Savings
11,000 points	\$100
50,000 points	\$500

1. Marks of the Canadian Medical Association used under license.

2. Certain conditions and restrictions apply. Please visit www.cmamd-platinumcard.ca for more information. Insurance and assistance services are provided by National Bank Life Insurance Company, Canassurance Insurance Company and Canassistance Inc.

3. This offer does not apply to current National Bank MasterCard cardholders. Subject to credit card approval by National Bank of Canada. The introductory rate of 1.9% offered for the first six (6) months following the card's issuing date is available for new applications received by National Bank of Canada, and is applicable only to balance transfers and cash advances. Services charges: additional copy of sales slip: \$5 / additional copy of statement of account: \$5 / balance inquiry: \$1 / cheque issued for a credit balance: \$5 / NSF cheque drawn on the National Bank: \$10 / as on 2nd NSF cheque: \$20 / drawn on another financial institution: \$20 / Conversion fee for transactions in a foreign currency: 2.5% / fees for cash advances: National Bank ATMs \$1, National Bank In-branch (tellers) \$1.25, other financial institutions in Canada (tellers and Interac ATMs) \$2.25, other financial institutions outside Canada (tellers and CIRRUS ATMs) \$3.50. The regular interest rate applicable to purchases at this time is 19.5%. Rates and fees subject to change.

4. Subject to credit approval by National Bank of Canada. Annual fees and rates subject to change.

5. To ensure proper coverage in the event of legal action, we strongly advise you to carry out your travel-related transactions via a travel agency or airline with a valid Canadian permit.

6. Some conditions apply. For more details, please consult the Rewards Program rules online at www.nbc.ca/rewards.



1-888-9MY-CARD, choose option 3.