



BANKING SERVICES

Serving a limited number of clients, your dedicated Private Banker will take you through a deep discovery process to ensure a full understanding of your needs. Their objective is to understand your and your family's needs¹ to offer you tailor-made banking solutions.



AN EXCLUSIVE SERVICE

Because we know that there are opportunities that cannot wait and emergencies for which immediate assistance is needed, we put necessary resources at your disposal to simplify your life:

- A team working in close collaboration with your Private Banker to guarantee you quick and personalized service.
- A telephone assistance is dedicated to Private Banking 1859 clients, and accessible at any time.
- Branches reserved exclusively for our clients, which allow us to efficiently respond to all your transactional needs. You also have access to a network of nearly 1,000 automatic banking machines and 400 National Bank branches across Canada.
- Mobile and online banking services that allow you to carry out transactions when it's convenient for you.
- A close relationship with our subsidiary in the United States that ensures you have the right support, even when you are travelling or visiting the United States.

You can count on our availability, no matter the circumstances.

With Private Banking 1859, you have found a trusted partner.

EXCLUSIVE PRIVILEGES

When you become a Private Banking 1859 client, you have access to a banking offer² created specifically for high net worth clients.

- Personal bank accounts in CA\$ with unlimited regular transactions
- Personal bank accounts in US\$
- Access to the Crescendo® bank account, offering an advantageous progressive interest rate (interest paid monthly) and the possibility to take advantage of an integrated line of credit
- Access to business accounts for your trusts and holding companies
- Free transactions at automatic banking machines anywhere in the world
- Access to a preferential conversion rate for the purchase of most foreign currencies and for inter-account transfers requiring a conversion rate in US\$



Beyond the banking services tailored to your unique needs, we offer you:

- The option to share your banking privileges with your spouse (bank accounts) and your children (chequing account in CA\$)¹
- An exclusive magazine designed to inspire the community of decision-makers you are a part of
- Access to a team of experts in all fields of wealth management



**TRANSACTIONS AND SERVICES INCLUDED
WITH YOUR BANK ACCOUNTS**

	CRESCENDO ACCOUNT WITH INTEREST, CHEQUING ACCOUNT AND PERSONAL LINE OF CREDIT (CDN\$)	PROGRESS ACCOUNT IN US \$	BUSINESS BANKING ACCOUNTS
Transactions			
Purchases made with a debit card in the <i>Interac</i> ®, NYCE® and Maestro® networks	•	–	•
Cheque, preauthorized debit	•	–	•
Waiving of Cirrus® and <i>Interac</i> network fees charged by National Bank for using ABMs from other financial institutions ³	•	–	–
Refund of fees charged by another financial institution for using ABMs in the Cirrus and <i>Interac</i> networks ³	•	–	–
Refund of currency conversion fees for using ABMs in the Cirrus network	•	–	–
Use of THE EXCHANGE® ABMs	•	–	•
Online, mobile and telephone transactions	•	–	•
Bill payment online, at an ABM and by telephone	•	–	–
<i>Interac</i> e-Transfer	•	–	–
Other services			
Online account statement	•	•	•
Access to cheque images	•	•	•
Stop payment	•	•	•
Personalized cheque orders	•	•	(first order only)
Safety deposit box ⁴	No fee for the rental of a 1 ½" x 5" x 24" or 2 ½" x 5" x 24" safety deposit box only (subject to availability) 50% discount on all other sizes		

Transactions not included in personal accounts will be subject to the fees outlined in the *Fee Guide – Personal Banking Solutions* and transactions not included in business accounts will be subject to the fees outlined in the *Fee Guide – Banking Services for Businesses*.

*Should you have any questions, please do not hesitate
to contact your Private Banker.*

privatebanking1859.ca

The details of this service offering and the conditions described herein are subject to change. Conditions apply to all services and products mentioned in this offer. Refer to National Bank's *Fee Guide* for more details on our products and services.

- 1 Benefits offered to family apply to the spouse and members of the immediate family living at the same address as the National Bank Private Banking 1859 client. Certain conditions apply.
 - 2 The National Bank Private Banking 1859 Banking Offer is available to the clients of National Bank Private Banking 1859 who meet the eligibility criteria determined by National Bank, who are Canadian citizens or permanent residents.
 - 3 Certain banking machine operators may charge additional fees for the use of their equipment. A notice about the fees must be displayed to users on the banking machine screen before the transaction is processed so that they have the option of cancelling the transaction. The fees are added to the withdrawal amount and are paid directly to the banking machine operator. These additional fees are not National Bank convenience fees. National Bank will reimburse fees up to \$3.00 per transaction.
 - 4 Minimum rental period of twelve months in Canada. Certain conditions apply, particularly concerning eligibility for a box rental. Details in branches. Fees related to the use of a box are outlined in our *Fee Guide*, available in branches.
- ® CRESCENDO is a registered trademark of National Bank of Canada.
 - ® THE EXCHANGE is a registered trademark of Fiserv Inc.
 - ® INTERAC is a registered trademark of Interac Inc.
 - ® CIRRUS and MAESTRO are registered trademarks of Mastercard International Incorporated. Authorized user: National Bank of Canada
 - ® NYCE is a registered trademark of NYCE Corporation.
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Wellington-Altus Private Wealth

RBC Private Banking Arrangement



Wellington-Altus Private Wealth

RBC Private Banking Arrangement

Wellington-Altus Private Wealth (“WAPW”) has reached an exclusive arrangement for Private Banking for WAPW Private Clients.

WAPW has partnered with RBC Wealth Management Private Banking for any private client of WAPW that meets RBC’s criteria for becoming a Private Banking Client

Cost starts at \$125/month and can go up depending on the complexity of the client(s) situation.



Do You Qualify?

Ideal Clients for Private Banking

RBC Private Banking breaks down the qualifications for their service into two buckets.

HNW Clients

Clients with \$3 million in Net Worth, and ideally net income of over \$500,000

Emerging HNW

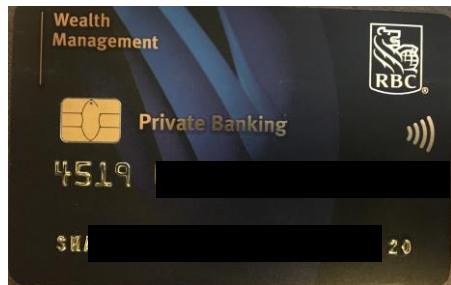
Medical Professionals with student debt, minimal equity and a desire to borrow for their forever home.

Young Professionals who are high earners, but have debt, and the ability to save.



RBC Private Banking

Client Offering & Experience



As a Private Banking client, you will receive a distinctive Private Banking black card entitling you to unique services and preferred client care.

First in line to deliver your “**black card experience**” is your Private Banker who will work with you to complete a multi-step analysis of your liquidity, debt and risk management, so as to be able to create and implement a customized private banking plan for you and your family.



As a Private Banking client, you will receive The **RBC Avion Visa Infinite Privilege for Private Banking** card.

The RBC Avion Visa Infinite Privilege for Private Banking card provides sophisticated credit solutions and the exclusive benefits that our high-net-worth clients require and expect. Welcome to a world of choice, prestige and unparalleled service.

24-hour Priority Client Services

Immediately, seamlessly, any time of day or night. You will have access to experienced representatives dedicated to answering your questions, addressing your concerns or managing your account.

Exclusive Visa Infinite Privilege Benefits

Travel in style with **complimentary global airport lounge access**, **fast track lanes**, and **dedicated parking at select Canadian airports**.

Stay in comfort at prestigious properties with the Visa Infinite Luxury Hotel Collection, complete with extras like **room upgrades**. Enjoy **Premier status when you enrol in the Fairmont President's Hotel Loyalty program**.

Excite your senses and be inspired with exclusive food and wine experiences at top-restaurants and breathtaking vineyards with culinary experts. Or experience the exhilaration of thrilling concerts, festivals and events with unique and customized features.



RBC Private Banking

Client Offering & Experience

Dedicated Private Banking Team

Each client receives ongoing, tailored Private Banking solutions, created by a dedicated team. First in line to deliver on that promise is your Private Banker, who is supported by a dedicated Private Banking Associate and a Manager of Credit Structures.

Your Credit – Your Way

A wide variety of fixed-rate term loan borrowing options, and preferred rates on BA and Libor. Many high-net-worth clients use credit to grow wealth, diversify assets and leverage opportunities. You might wish to create personal equity in your company, acquire or diversify investment holdings, purchase real estate, provide financial assistance for family members or consolidate your existing lending. Your Private Banker and Manager of Credit Structures draw from a sophisticated suite of credit solutions to help you take full advantage of immediate opportunities and create a long-term plan to address your needs. You can structure loans through trusts and holding companies through your Private Banker as well.

How Do I Sign Up?

The Process

Step 1

Let your Wellington-Altus Private Wealth Investment Advisor know that you are interested in becoming an RBC Private Banking Client.

Step 2

Your Wellington-Altus Private Wealth Investment Advisor will contact RBC and a Private Banker will call you to start the process in becoming an RBC Private Banking Client.



Notice to Readers

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