



National Bank Mortgage Services

Where Service Comes First

All-In-One Banking:



An integrated approach to financing

All-In-One Banking is a secured line of credit (no fixed rate or ARM component) up to a maximum of 90% LTV and includes:

- A line of credit
- A transaction account
- A high-yield account

All-In-One Banking:

Main Advantages

Flexibility

All-In-One is a highly flexible solution, since you can tailor it to your needs:

- You can use it as one bank account or use the sub-account option
- You decide how many sub-accounts you need, based on the number of projects you have in mind, up to a maximum of 99
- You can choose to pay only the interest, a predetermined fixed amount or a percentage of the principal
- You can assign a specific credit limit (variable or fixed) to one or more sub-accounts
- You can assign a third party to have access to one or more sub-accounts

All-In-One Banking:

Main Advantages

Simplicity

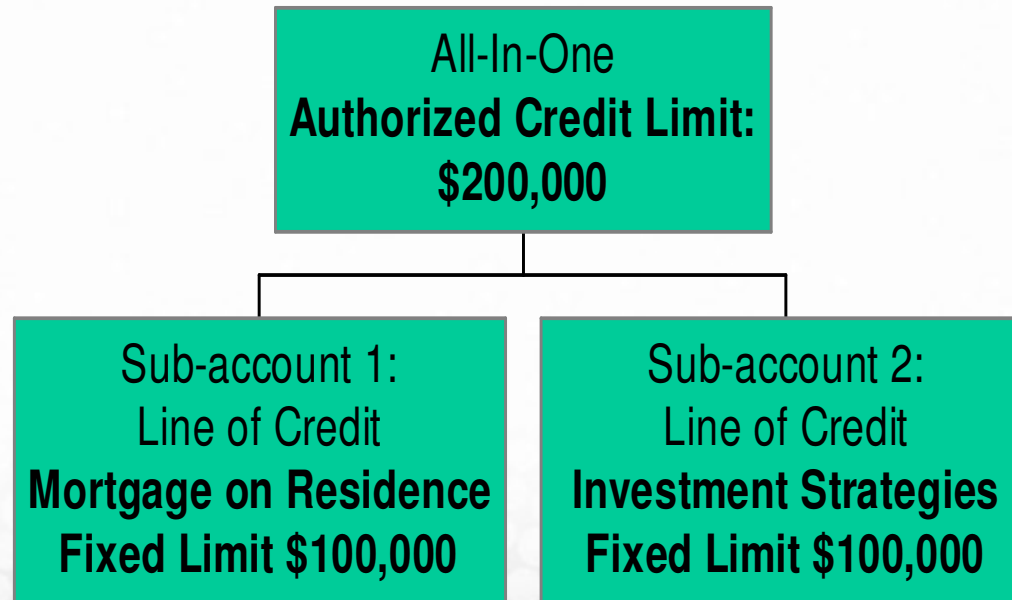
You can manage your savings and financing needs in a single bank account:

- One account statement for all of your financing needs, which includes all sub-accounts
- One minimum payment
- One interest rate (Prime)
- One authorized credit limit

All-In-One Banking:



All-In-One Banking Multi-Account Option (example)



All-In-One Banking:

Main Advantages

Autonomy

You enjoy greater autonomy thanks to these features:

- Your authorized credit limit, minimum \$25,000, is higher than with an unsecured line of credit or loan
- You don't need to make additional credit applications since your borrowing capacity remains the same

All-In-One Banking:

Main Advantages

Savings

You realize substantial savings because:

- You receive an attractive interest rate when you consolidate your financing needs in a single account
- You earn a higher rate of return on your All-In-One account when the credit balance is a minimum of \$5,000
- You automatically reduce the amount borrowed and the interest payable when you deposit your paycheque to your line of credit
- You pay no bank charges or monthly fees. However, monthly fees apply on sub-accounts and in-branch transactions

All-In-One Banking:

Main Advantages

Financing Needs	Amount	Monthly Payment	Interest rate	Interest Paid Over 1 Year	Interest Paid Over 5 Years
Mortgage	\$125,000	\$1,033.49	5.75%	\$6,962.67	\$31,450.39
Personal Loan	\$10,000	\$212.47	10.00%	\$926.96	\$2,748.23
Car Loan	\$15,000	\$297.02	7.00%	\$967.75	\$2,821.08
Credit Card	\$3,000	\$46.58	14.00%	\$410.73	\$1,796.66
Department Store Card	\$2,000	\$46.92	26.00%	\$514.49	\$2,381.70
Total	\$155,000	\$1,636.48		\$9,782.60	\$41,198.30
All-In-One	\$155,000	\$1,636.48	6.00%	\$9,010.92	\$38,083.31
Savings				\$771.68	\$3,114.99

All-In-One Banking:

Main Advantages

Accessibility

You have access to your funds in many different ways. You can access your All-In-One account via:

- Cheques
- Automated Banking Machines (ABMs via your bank client card)
- Interac direct payment
- Branch withdrawals
- Internet Banking

National Bank Mortgage Services:



80/80 Smart Mortgage (VRM)

Our promotional 80/80 Smart Mortgage: Talk about cutting edge, our regular Smart Mortgage with a great selling feature.

- Client receives Prime-80bps and the broker/agent receives 80bps commission
- National Bank's Mortgage Services will absorb the penalty costs if the mortgage is paid in full after two years but before maturity
- Five year closed mortgage loan that is tied to the prime rate and reset every month
- Two payment options: Fixed based on the 5 year posted rate or variable based on interest rate in effect
- Client may convert without penalty to a fixed rate mortgage with a term equal to or greater than the number of years remaining on the existing mortgage
- All prepayment privileges and penalties apply
- First mortgage financing on owner occupied residences only

Made to Measure Option



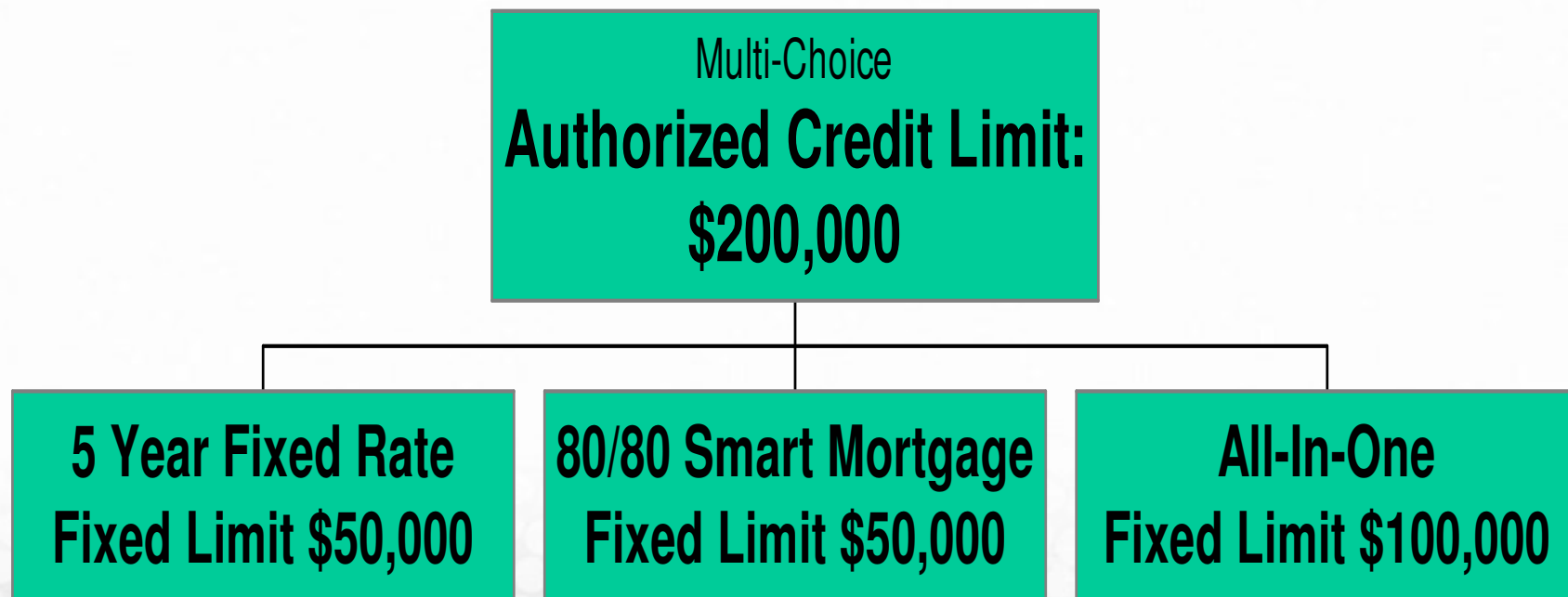
Our Multi-Choice Option: A mortgage loan option that allows a mortgage loan to be divided into several distinct portions.

- No minimum or maximums for each portion
- Portions could be as low as 2 up to a maximum of 99
- Terms can range from 3 months to 10 years
- Can be included with Smart Mortgage, AIO, Closed or Open terms
- Total commission paid to the broker is based on each individual portion

Multi-Choice Option



Multi-Choice Option (example)



National Bank Mortgage Services:



New Development Team

- New development Managers dedicated to support Mortgage Brokers
- BDM team:
 - Sean Sands: Toronto, Mississauga & Brampton
(416) 802-3900 or 1 (888) 202-8878
 - Jonathan Fabbri: South Western Ontario
(905) 691-5767 or 1 (866) 415-4954
 - Rick Maroney: North East Ontario
(613) 848-6507 or 1 (866) 413-3173
 - Dan Pelletier: South Alberta & Interior BC
(403) 827-1287 or 1 (888) 827-1287
 - Manuel Dias Barreira: Northern Alberta & Prairies
(780) 238-1249 or 1 (866) 336-5784
 - Ian Thomas: Vancouver & Vancouver Island
(604) 787-1700 or 1 (866) 787-1700

National Bank Mortgage Services:



New Management Team

- New Management team available to support Mortgage Brokers
- Ensure Broker Service Standards are met
- Management Team:
 - Chandra Singh: Manager New Business
(905) 796-3760
 - Pal S. Arneja: Manager Existing Business
(905) 796-6298
 - Vincent Filion: National Sales Manager
(905) 796-5758
 - Ann Lewis: Manager Administration
(905) 796-4614
 - Sébastien Bélair: Senior Manager
(905) 796-3461

A woman with blonde hair, wearing a light blue button-down shirt, is smiling and shaking hands with a man whose arm and grey suit jacket are visible on the left. They are standing in front of the wooden frame of a building under construction. The background shows a clear sky and some greenery.

Thank you for choosing
National Bank Mortgage Services

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