

Product Description

- One comprehensive solution that integrates a line of credit, a transaction account, a high-yield account and a source of money that can be used for investment purposes.
- The All-In-One includes a master account linked to different sub-accounts. This approach, known as the Multi-account concept*, gives your clients an overview of their financial situation and allows them to manage projects separately.

Rate:

- National Bank Prime Rate² + 1% (2.25 as at September 1, 2009)

Qualification

- Minimum credit limit \$25,000
- Can finance up to 80% of the property value
- Principal or secondary residence³

Payment Options

- Minimum Payment: Minimum monthly interest only and insurance premium (if applicable)²
- Fixed Payment: A fixed payment paid each month provided it covers the interest due
- Principal + Interest: interest plus a fixed payment

***All-In-One Multi-account Concept**

Features

- No monthly fees⁴
(Does not include Cirrus and Interac® charges.)
- No fees to subscribe to Internet and telephone banking services
- Divide your overall credit limit into multiple sub-accounts
- Option to have a fixed limit on more than one sub-account
- Receive just one monthly statement
- Access to both the “National Bank of Canada” and “The Exchange” Networks of ATM’s

Benefits

- Innovative way to manage finances by grouping the client’s bank accounts, short-term savings and loans in a single account
- Clients can better track their day-to-day banking and various projects by dividing their credit limit into separate sub-accounts
- Combines a low financing rate with a competitive rate on credit balances.
- Clients only pay interest on the amount of credit used.
- Immediate access to repaid and unused principal can provide peace of mind to undertake other projects or investment opportunities.

If you have any questions or comments, please do not hesitate to contact us 1-877-463-7627, option 4

Discover solutions tailored to your clients needs.

¹ Subject to credit approval by the National Bank of Canada.

² The All-In-One Line of credit bears interest as of the date it is used. A statement of account is issued monthly. The minimum monthly amount limited to the monthly interest and the life insurance premium (if applicable). Examples of credit charges for the Line of credit calculated for a 30-day period at the rate in effect on September 1, 2009.

	Average Balance	
Annual interest rate	\$500	\$3,000
Prime rate (2.25%) + 1%	\$1.35	\$8.13

Prime rate means the annual variable interest rate published by National Bank from time to time as the benchmark interest rate for Canadian dollar demand loans granted by National Bank in Canada.

³ Certain credit conditions may be applied for financing secondary properties

⁴ Promotions may be in effect to waive appraisal and/or legal fees.

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