

All-In-One^{1TM} Simple. Flexible. Accessible.

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 entire financial situation and lets them manage projects separately.

RATE

- National Bank Prime Rate² (4.75% as at July 1st, 2008)

QUALIFICATION

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

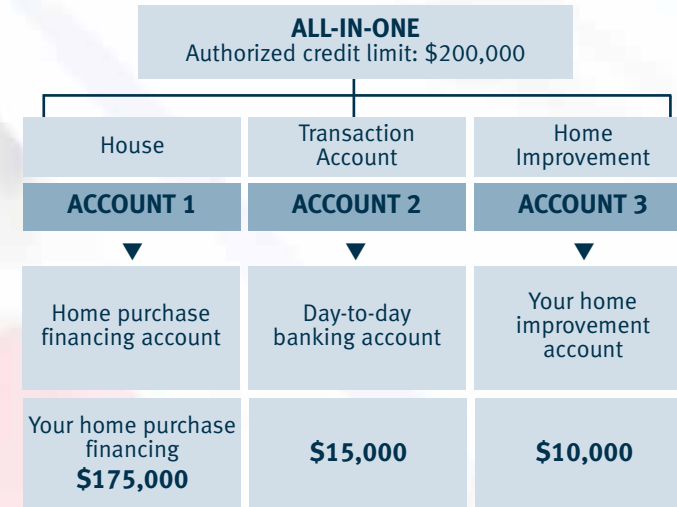
PAYMENT OPTIONS

- Minimum monthly interest only payment and insurance premium (if applicable)²
- A fixed payment paid each month provided it covers the interest due
- Pay the interest plus a fixed principal repayment monthly

FEATURES

- No regrouped unitary fees-client will pay for appraisal and legal 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 accounts
- Option to have a fixed limit on a account
- Receive just one monthly statement
- Access to both the "National Bank of Canada" and "The Exchange" Networks of ATM's

ALL-IN-ONE MULTI-ACCOUNT CONCEPT



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 high rate on credit balances
- Clients only pay interest on the amount of credit used

If you have any questions or comments, please don't hesitate to contact us. 1-866-307-4626, pbs@nbc.ca

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 is 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 July 1st, 2008.

Annual interest rate	Average Balance	
	\$500	\$3,000
Prime Rate* (4.75%)	\$1.98	\$11.88

* 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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