

Contract for the SECURIZONE[®] Alert assistance program

Identity theft and fraud assistance



**NATIONAL
BANK**

ASSISTANCE NETWORK

You may cancel this contract without charge or penalty, for any reason, within 7 days of receiving it. In such a case, all reasonable costs of restitution of the goods forming the object of the contract shall be assumed by the merchant.*

* Clause required under the *Consumer Protection Act*.



Assistance hotline

(24 hours a day, 7 days a week)

1-888-535-0510

514-871-8360

(Montreal and elsewhere in the world)

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04 Contract for the SECURIZONE®
Alert assistance program



The SECURIZONE® Alert assistance program (*the program*) includes several services to prevent or respond to instances of identity theft and fraud.

These services may be provided by the service providers (*service provider or we*) specified in the Summary or by any other service provider mandated by NBC Assistance Inc. (*NBC Assistance*).

SECURIZONE® Alert is for people domiciled in Canada aged 18 and over.

The program is promoted by NBC Assistance and offered to you in accordance with the following terms and conditions.

Identity theft and fraud assistance

Risk assessment

Complete the online questionnaire available at nbc.ca/fraud-prevention. Once you've completed the questionnaire, we will assess your risk exposure and give you your results. The online questionnaire addresses such topics as:

- › Protecting your computer and Wi-Fi access;
- › Managing emails;
- › Your personal identification numbers (PIN);
- › Your credit and debit cards;
- › Using social networks (Facebook, Twitter, LinkedIn, etc.).

Based on your results, we will suggest a list of actions you can take to increase your security.

Advice on preventing identity theft and fraud

Contact one of our agents. They will tell you about the best practices for protecting your identity, both online and in your daily life.

Legal assistance

Our lawyers can advise you about the legal aspects of identity theft and fraud. They'll explain the law to you in plain language to make sure you understand your rights. They can also provide you with references and direct you to the right resources.

Inclusions

- › There is no time limit for consultations with lawyers. You can call as many times as you like. It may be necessary to make an appointment 24 hours in advance to speak to a lawyer.

Specific clauses and exclusions

- › The online questionnaire cannot be reproduced without authorization from *NBC Assistance*;
- › The contents of the questionnaire and the evaluation results are subject to revision by *NBC Assistance* and the *service provider* at their discretion;
- › Your evaluation results, the list of actions to take to increase your security, as well as any information provided by agents or lawyers are provided for information purposes only, and *NBC Assistance* and the *service provider* cannot be held responsible for them;
- › Lawyers are available to answer your questions Monday to Friday, from 9:00 a.m. to 4:45 p.m. (EST) (excluding Quebec holidays);
- › The lawyers providing legal assistance are not permitted to represent you or get involved in your file;
- › Family plan only: Online questionnaire and services can be accessed by your spouse and by dependent children under age 24 living at your address (*children*).

Equifax Complete™

Monitor monitoring and alerts service

Monitoring and access to Equifax credit file

Provides access monitoring and alerts of key changes to your Equifax credit file.

Inclusions

- › Monitoring of your Equifax credit file;
- › Daily access to your Equifax credit file;
- › Alerts via email of key changes to your Equifax credit file;
- › Family plan only: Credit file access and monitoring for two persons aged 18 or more. Two Equifax activation codes are provided. The activation code intended for family members may be used either by your spouse or by one of your adult *children* between the ages of 18 and 23.

Special clauses and exclusions

Under certain circumstances, access to your Equifax credit file may not be available, as certain consumer credit files maintained by Equifax contain credit histories, multiple trade accounts and/or an extraordinary number of inquiries of a nature that prevents or delays the delivery of your Equifax Credit Report.

Monitoring and access of your Equifax credit score

You have daily access to your educational Equifax credit score and its history.

Inclusions

- › Daily access to your educational Equifax credit score;
- › Access to the history of your Equifax credit score;
- › Alert via email when a key change is made to your Equifax credit score;
- › Family plan only: Credit score access and monitoring for two persons aged 18 or more. Two Equifax activation codes are provided. The activation code intended for family members may be used either by your spouse or by one of your adult *children* between the ages of 18 and 23.

Special clauses and exclusions

The credit score provided under the offers described herein use the Equifax Credit Score, which is a proprietary credit model developed by Equifax. The Equifax Credit Score is intended for your own educational use. It is also commercially available to third parties, along with numerous other credit scores and models in the marketplace. Please keep in mind third parties may use a different score when evaluating your creditworthiness. Also, third parties may take into consideration items other than your credit score or information found in your credit file, such as your income.

Online monitoring

Monitors suspicious websites for your social insurance number, credit/debit card, bank numbers, passport number and email addresses and alerts you via email if your private information is found there.

Inclusions

- › Social insurance number tracking (if you opt for this service);
- › Scope of the service: Option to provide your passport number, up to five bank account numbers, up to six credit/debit card numbers and up to three email addresses;
- › Analysis of thousands of websites where personal information is allegedly bought and sold;
- › Family plan only: Online monitoring for two persons aged 18 or more. Two Equifax activation codes are provided. The activation code intended for family members may be used either by your spouse or by one of your adult *children* between the ages of 18 and 23.

Special clauses and exclusions

Internet scanning (online monitoring) will scan for your social insurance number (if you choose to), passport number, up to 3 email addresses, up to five bank account numbers, up to six credit/debit card numbers that you provide. Internet scanning scans thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

Access to the network of Equifax agents

Equifax agents are available 7 days a week from 8:00 a.m. to midnight (ET) to answer your questions regarding the services offered by Equifax.

Identity restoration assistance

If your identity is compromised, the first step is to assess your situation.

Based on this assessment, we will help you take the necessary steps with institutions, businesses and organizations, such as:

- › Local police department;
- › Canada Anti-Fraud Centre (CAFC);
- › Credit card issuers and financial corporations;
- › Utilities (Canada Post, phone companies, cable companies, etc.);
- › Government organizations and service providers;
- › Credit bureaus (Equifax and TransUnion).

Our assistance service will also email you a personalized information pack.

This pack will include useful information to help you restore your identity and answer your questions, such as:

- › What should I do?
- › What information or documents will I be asked to provide?
- › Where should I go? Who should I call? What are the opening hours? etc.

The pack may also include letter templates and pre-filled forms for you to complete.

Our identity restoration service will also help you get new identity documents (passport, driver's licence, etc.).

Access to credit specialists

If necessary, we will refer you to a credit specialist to check your credit file. In the event of any fraudulent transactions, the credit specialist will assist you with the next steps.

Legal assistance

At your request or at the recommendation of an agent, our lawyers can provide any legal information you may need to deal with an instance of identity theft or fraud. They'll explain the law to you in plain language to make sure you understand the remedies that are open to you.

Inclusions

- › There is no time limit for consultations with lawyers. You can call as many times as you like. It may be necessary to make an appointment 24 hours in advance to speak to a lawyer.
- › The identity restoration assistance service only covers essential identity and financial documents issued by Canadian institutions, such as:
 - Passport, Canadian visa, Canadian permanent residence card;
 - Canadian driver's licence;
 - Credit and debit cards associated with Canadian bank accounts.

Specific clauses and exclusions

- › Certain activities will require your direct involvement for security reasons and to comply with the requirements of the organizations and companies involved (government departments, Crown corporations, private companies, etc.).
- › Credit specialists and lawyers are available Monday to Friday, from 9:00 a.m. to 4:45 p.m. (EST) (excluding Quebec holidays).
- › The lawyers providing legal assistance are not permitted to represent you or get involved in your file.
- › Prepaid cards are excluded from the program (phone cards, gift cards, loyalty cards, etc.).
- › Family plan only: service accessible to your spouse and *children*.

Assistance in the event of a lost or stolen mobile device or laptop computer

- › We will guide you through the steps to take to prevent access to your phone, erase its contents and cancel your line with your provider.
- › If your lost or stolen mobile device or laptop computer contained personal information, we will guide you through the steps you need to take.

Depending on your situation, we may send you instructions by email.

Specific clauses and exclusions

- › Family plan only: service accessible to your spouse and children.

Assistance in the event of a lost or stolen bank card, identity document or official document

If one of your bank cards, identity documents or official documents is lost or stolen, we will guide you through the steps you need to take to cancel and replace it.

Our assistance service will also email you a personalized information pack.

This pack will include useful information to help you replace your identity documents and answer your questions, such as:

- › What should I do?
- › What information or documents will I be asked to provide?
- › Where should I go? Who should I call? What are the opening hours? etc.

The pack may also include letter templates and pre-filled forms for you to complete.

Access to credit specialists

If necessary, we may refer you to a credit specialist.

Legal assistance

At your request or at the recommendation of an agent, our lawyers can provide any legal information you may need. They'll explain the law to you in plain language to make sure you understand the remedies that are open to you.

Inclusions

- › There is no time limit for consultations with lawyers. You can call as many times as you like. It may be necessary to make an appointment 24 hours in advance to speak to a lawyer.
- › The assistance service for lost and stolen bank cards, identity documents and official documents only covers essential identity and financial documents issued by Canadian institutions, such as:
 - Passport, Canadian visa, Canadian permanent residence card;
 - Canadian driver's licence;
 - Credit and debit cards associated with Canadian bank accounts.

Specific clauses and exclusions

- › Certain activities may require you to take direct action for security reasons outside our control.
- › Prepaid cards are excluded (phone cards, gift cards, loyalty cards, etc.).
- › Specialists and lawyers are available to answer your questions Monday to Friday, from 9:00 a.m. to 4:45 p.m. (EST) (excluding Quebec holidays).
- › Family plan only: service accessible to your spouse and *children*.

Credit file validation and correction assistance

At the recommendation of a credit specialist, a review of your credit file may be initiated. This review will check if any potentially compromising fraudulent transactions are recorded in your file.

The credit specialist can help you request a copy of your credit file from the two main credit reporting and assessment agencies in Canada (Equifax and TransUnion). They will then go over it with you to identify any incorrect transactions.

If necessary, they will help you submit a correction request to the credit reporting and assessment agency.

This assistance service is exclusively intended to help you correct any fraudulent transactions recorded in your credit file.

Services for travellers

Our services for travellers include:

- › Organizing an emergency funds transfer from the credit card of a person previously designated (with their approval);
- › Assistance with buying tickets, reserving and paying for hotel rooms, renting a vehicle, etc., up to a maximum of \$2,000 (or based on the credit card limit of the designated person, but with no monetary obligation on our part);
- › Assistance with replacing lost or stolen documents: We will help you cancel and replace lost or stolen documents:
 - Passport, visa, Canadian permanent residence card;
 - Driver's licence;
 - Credit and debit cards associated with Canadian bank accounts.

- › Translation services: If your identity documents or payment cards are lost or stolen, you can use our emergency telephone translation service to help you speak to the relevant authorities in several languages.

Specific clauses and exclusions

- › The total value of the emergency funds transfer may not exceed \$2,000 per event, including transfer and exchange fees, and is subject to the available credit limit.
- › The total transfer amount and all authorized fees will be charged to the valid credit card of the person designated by you, after obtaining a duly signed authorization from the credit card holder via the form provided for this purpose when the request was made.
- › You will not receive the transfer until the amount has been charged to the third party's credit card.
- › An emergency funds transfer can be authorized in the event of fraud or if your wallet is lost or stolen.
- › Assistance with replacing lost or stolen documents only covers essential identity or financial documents issued by Canadian institutions, such as:
 - Passport, visas, Canadian permanent residence card;
 - Canadian driver's licence;
 - Credit and debit cards associated with Canadian bank accounts.
- › The emergency translation service is available by phone only (if your identity documents or payment cards are lost or stolen).
- › Cellular network and roaming fees are not included. We recommend that you contact your service provider before your trip.
- › Family plan only: service accessible to your spouse and *children*.

Online services

Risk assessment questionnaire:

nbc.ca/fraud-prevention

Equifax Complete™ Monitor registration with your activation code: consumer.equifax.ca/nban

Using your Equifax online services: my.equifax.ca

General information

Monthly fee

The monthly fees for the *program* are set out in the Summary of Your *Program* you received. They will be debited directly from your account.

NBC Assistance may increase or change the fees at any time (at its sole discretion) with 30 days' written notice. You are entitled to cancel the *program* without penalty if you do not agree to the increase or change in fees.

Changes to services

NBC Assistance may change the services provided at any time (at its sole discretion) with 30 days' written notice. You are entitled to cancel the *program* without penalty if you do not agree to the change in services.

Duration of services and end of contract

The *program* comes into effect on the date indicated in the Summary of Your *Program*. *NBC Assistance* may terminate the *program* at any time. You can also cancel the *program* by calling *NBC Assistance* at **1-888-535-0510**.

Collection, use and disclosure of personal information

To open and administer your *program* and provide the services you have signed up for, *NBC Assistance* and the *service providers* may collect, use and disclose personal information about you, such as your name and contact information, to each other or to their respective agents and service providers, as well as to third parties such as credit reporting and assessment agencies.

This information may also be used or disclosed to comply with legal or regulatory requirements, or as required or permitted by legislation and regulations. Furthermore, *NBC Assistance* and the *service providers* can use such information and disclose it to the entities in their group for statistical, legal or regulatory purposes, to manage risk and operations and to update your information.

Your information may be processed or stored outside Canada and may be subject to the legislation of foreign countries, including the United States.

For more information on our practices concerning the protection of personal information and your rights in that regard, consult the *NBC Assistance* confidentiality policy, available at nbc.ca, and the *service providers'* confidentiality policies, available at the address indicated in the Summary.

You can also make a request by writing to:

NBC Assistance Inc.

Access to Personal Information Officer
1100 Robert-Bourassa Blvd., 5th Floor
Montreal, QC H3B 2G7

Complaint settlement

You have our full attention

If you wish to make a complaint, you can contact us by phone or in writing:

NBC Assistance Inc.

1100 Robert-Bourassa Blvd., 5th Floor

Montreal, QC H3B 2G7

Phone:

Toll free: **1-888-535-0510**

Montreal: **514-871-8360** (collect calls accepted)

Email: nbcassistance@nbc.ca

Your satisfaction is our priority

If we are unable to resolve your complaint within **14** days, it will automatically be escalated to our Client Complaint Appeal Office. If you received a response within the prescribed timeframe, but your complaint was not resolved to your satisfaction, please contact the Client Complaint Appeal Office:

Phone: **1-888-300-9004** or **514-394-8655**

Website: nbc.ca

Email: complaintappeal@nbc.ca

Other recourse

ADR Chambers - Banking Ombuds Office

If you are not satisfied with the decision of the Client Complaint Appeal Office, or if it was unable to resolve your complaint within **56** days, you can contact the external complaints body:

P.O. Box 1006

31 Adelaide Street East

Toronto, Ontario M5C 2K4

Phone: **1-800-941-3655**

Fax: **1-877-803-5127**

Website: bankingombuds.ca

Email: contact@bankingombuds.ca

Financial Consumer Agency of Canada (FCAC)

If, at any time, you have a complaint regarding a possible failure to respect consumer provisions, you can contact the FCAC:

427 Laurier Avenue West, 6th Floor

Ottawa, Ontario K1R 1B9

Phone: **1-866-461-3222**

Website: acfc-fcac.gc.ca

For more information on our complaint settlement process, please visit **nbc.ca**. Go to the "About Us" section at the bottom of the page and select "Complaint settlement".

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™ Equifax Complete Monitor is included with your SecuriZone Alert membership, as offered by NBC Assistance Inc. You will have access to Equifax Complete Monitor as long as you remain a member of SecuriZone Alert and NBC Assistance Inc. continues to include this product as one of the benefits of SecuriZone Alert.

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☎ Should you have any questions, do not hesitate to contact us.

1-888-535-0510

nbc.ca



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