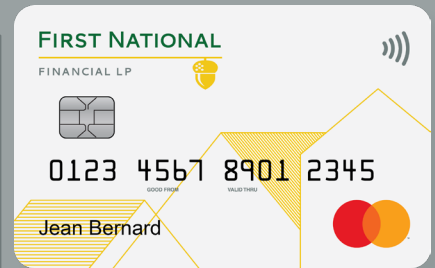


Get to know the

First National Home Equity Secured Mastercard®

Issued by Fairstone Bank of Canada^A



You've spent time and energy earning equity in your home.

You now have a practical way to take advantage of it and simplify other areas of your life.

The First National Home Equity Secured Mastercard issued by Fairstone Bank of Canada leverages your home equity to secure credit that can be used for:

- Home improvements or repairs
- Consolidating debt
- Large purchases including electronics or appliances
- Education
- Self-employed clients that want to expand and grow their business
- Expenses including gas, grocery, pharmacy, entertainment or incidentals

Enjoy the flexibility, security and convenience of a secured credit card with a credit limit based on the equity in your home.

Key Features:

- **Higher credit limits** allow eligible cardholders to secure up to a maximum credit limit of \$250,000⁺
- **No annual fee**
- **Additional card** for co-applicant where the co-applicant is also registered on title to the property
- **Mastercard Zero Liability Protection** against unauthorized use[†]
- **Convenient cash advances** available at any ABM

Requirements for Secured Property:

- The property must be owner occupied as a single family residence
- Cards are limited to two cards per household
- A mortgage will be registered against the property to secure the credit card debt
- Ontario properties only*

Rates, Fees and Payments:

- Speak with your broker to see what rate you qualify for
- **Pre-authorized Payment** is required to cover minimum payments, providing convenience and eliminating any worry of missed payments
- **Set-up fee of 2%** of your credit limit charged to the card

Talk to your broker today!



^AFairstone Bank of Canada is a Schedule I federally regulated Canadian Bank. [†]Determined based on the equity in your home and subject to approval. [‡]Mastercard's Zero Liability Protection is subject to certain conditions as set out in the cardholder agreement for this product. ^{*}Available in Ontario only, subject to change at any time. The Home Equity Secured Mastercard[®] is issued by Fairstone Bank of Canada. ^{®/™} Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated. ©First National Financial LP FSRA License No. 10514.